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ABSTRACT

This guide contains a variety of learning activities designed to increase students' knowledge on the following topics: (1) factors which affect an individual's physical, mental, and social health; (2) the use and control of nature and technological systems; (3) using human resources in meeting life needs and pursuing personal interests; (4) applying decision making skills to the solution of individual and community consumer issues and economic processes and problems; and (5) understanding the implications of effective group membership, including the responsibilities of parenting. Each unit specifies a goal, competency, and instructional techniques, in addition to suggested learning activities. (JD)

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PROJECT BASIC INSTRUCTIONAL GUIDE

VOLUME II
SURVIVAL SKILLS

Maryland State Department of Education
The Office of the Superintendent: Project Basic
200 West Baltimore Street
Baltimore, Maryland 21201
1980

SP 017 992

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PROJECT BASIC INSTRUCTIONAL GUIDE

VOLUME II

SURVIVAL SKILLS

Maryland State Department of Education
The Office of the Superinterdent: Project Basic
200 West Baltimore Street
Baltimore, Maryland 21201

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INTRODUCTION

Project Basic has identified sets of behaviors that contribute to competencies which help one function effectively as an adult. These behaviors have been classified as instructional objectives in the curriculum areas of functional writing, survival skills, citizenship, and the world of work. As essential components of the competency-based graduation prerequisites in Maryland, the Project Basic objectives are an integral part of the instructional programs in each local education agency in Maryland.

This instructional resource guide contains a variety of learning activities categorized according to specific instructional objectives. The activities were developed, reviewed, and evaluated by classroom teachers and curriculum content specialists in both the local school systems and the Maryland State Department of Education. They are suggestive in nature and can be modified or adjusted by the classroom teacher to fit the students' needs. Moreover, the activities should be integrated into the regular curriculum, rather than replace it.

Each objective contains the following:

- Instructional Specifications--assists teachers in classroom instruction.
  - Suggested Instructional Level--specifies a band of three grades during which the suggested activities should be taught. The objective should be attained by the last grade given. Grade levels are designated to allow for ample instructional time prior to scheduled statewide testing of competencies.
  - Curriculum Concepts/ Content--lists specific concepts and/or content which should be taught in order for the students to attain the objective.
  - Behaviors To Be Demonstrated--gives specific activities to be demonstrated in attaining the objective.

- Suggested Learning Activities--gives examples of activities which will help students accomplish at least a subset of the curriculum specifications. They will not necessarily relate to all aspects of the objective.
- Suggested Classroom Evaluation--outlines an informal assessment procedure a teacher may use to determine if a student has achieved the respective objective.
- Extended Activities--lists additional instructional activities.
- Vocabulary--lists key words that will help students understand the concepts taught within the objective.

To further assist the classroom teacher, the School Library Media Services Branch and Project Basic will jointly produce suggested resources to support the instructional guides. This publication, "Media Support for Project Basic," will contain an annotated bibliography of student-use materials such as library books, films, filmstrips, kits, records, games, audio and videotapes, filmloops, and transparencies. It will be available to teachers, students, and library media specialists for the 1980-81 school year.

SPECIAL EDUCATION CONSIDERATIONS

P.L. 94-142 requires an individualized education plan for all appropriately identified handicapped learners, necessitating the development of instructional procedures that meet the unique needs of each individual student. In the past, instructional program development for the handicapped learner has been left to the special education teacher who was trained to be cognizant of individual learning characteristics and to develop specialized instructional environments to account for individual differences. With the advent of P.L. 94-142, handicapped learners have increasingly been placed in general education classrooms for the major portion of their instructional day. This active participation in the mainstream of education has altered the general education teacher's role from that of a practitioner of whole-class teaching to that of a specialist in individually designed instruction.

Individualized Instructional Planning

Individualized instruction recognizes the heterogeneity of learning problems and the underlying processes contributing to inadequacies in the learning process. It requires both a systematic approach to instruction and expertise in the modification of instructional materials and activities. Individualized instruction assumes that any task/objective can be taught to any learner given the appropriate instructional methods/activities and enough time. Individualized instruction is learner performance based, requiring teachers to monitor learner skill acquisition and modify their instructional methods accordingly. Students are initially taught those skills which are within their response repertoire. As mastery is achieved, instruction proceeds to higher order tasks.

Initially, the teacher must determine what skills the learner should acquire. These skills are stated as performance objectives. The Project Basic objectives included in this guide have already been determined and are listed in the Declared Competencies Index. Effective instructional plans are based on the data that the teacher obtains through the assessment process. Prior to instruction, the teacher must gather indicators of instructionally relevant behavior. Assessment information should relate to the specific objectives and be described in precise behavioral terminology (e.g., identifies 6 for 9 in isolation and in context). Teachers can use one or a variety of combinations of assessment techniques. The teacher can establish rapport with the student, obtaining both information during the interview and data from informal assessment tasks. Group tests can be administered to screen students for additonal assessment through the use of paper-pencil techniques or Every Pupil Response Technique. Simulation tasks can be selected and administered to students. Baseline information obtained through observation is useful in quantifying and coding behaviors. Criterion-referenced measures can also be used to assess specific academic skills.

Methods/Activities

After it has been determined where, in fact, the student is in relation to the specific objective, the teacher must determine the instructional methods/activities that will best assist the learner to acquire the designated skill. The instructional sequence will specify a series of lessons to be conducted that will bring about specific changes in the student's behavior. Instructional methods/activities should be selected and designed so that the student will experience very little failure. These methods/activities will frequently need to be redesigned and presented in a variety of instructional formats. The methods/

activities must include tasks which are within the learner's response repertoire, thereby insuring that the students have the prerequisite skills to accomplish new tasks. Materials and specialized equipment should be carefully selected. Enriching activities may also need to be developed. Repetitive practice activities can often be presented in a game format so that the student's interest is maintained while the specific skill is developed. Practice is essential for the handicapped learner in order to maintain the level of proficiency once the skill is mastered. The use and selection of media should be aimed at the student's strengths. Special education students frequently experience difficulty learning through a particular mode and may therefore need carefully selected supplemental media which does not rely upon that mode. Positive incentives are useful within the instructional setting to maintain interest and increase the rate of skill acquisition in the learner. All teachers issue rewards as a normal part of their classroom activities. Students with learning problems may require specific incentives, planned in a systematic manner. A variety of instructional environments may be necessary in individualized instruction. The physical environment may be oriented to small-group instruction, large group activities, independent assignments, and learning centers for practicing specific skills.

In order to track student progress on specific objectives, it is usually helpful to systematically collect data. Working with a nonhomogeneous group of learners on a variety of objectives necessitates the use of some standardized data form which is complete enough to be useful for recording information relevant to the learner's skill acquisition. When the student's performance on a task is equal to the criteria specified for that task, the task has been learned. Daily

evaluation is useful with special populations so that tasks may be changed or instructional sequences modified when necessary.

A Systematic Approach

Developing an instructional sequence requires a systematic approach so that the learner is working on only one new component at a time. If the learner is presented with two or more components which are beyond his/her current ability level, progress may cease, increasing both teacher and student frustration. Some important components to be considered include the following:

1. The materials to be manipulated by the learner to demonstrate the skill
2. The instructional cues that help the learner make the correct response, such as samples of the completed product, color coding, and taped instructions
3. The receptive mode through which the learner will receive input (hearing, visual, kinesthetic)
4. The expressive mode through which the learner will respond (speaking, writing, signing, language board)
5. The time limit for completing the task

Task analysis is a significant component of instructional planning. It can be a difficult activity since a variety of behaviors are needed to produce the desired learner response. Many different responses are necessary to meet the required competency objective. Initially, the teacher must decide what behaviors are valid indicators of progress on a specific skill. It is necessary to know which behaviors make up a response when a student is unable to respond correctly. It is helpful to have the sequence of tasks worked out prior to the instructional time to minimize the loss of instructional time and to clarify those steps which should occur in sequence and those which do not rely on existing prerequisite skills.

Instructional Guides

The instructional guides can be effectively utilized with handicapped learners by individualizing the activities in a manner that is consistent with the instructional assessment information.

Input provided by both the special education instructional guide review and the New Windsor spring workshop designated the first activity listed under each objective as the starting level of instruction for each specified objective. In addition, sample objectives are provided which analyze the learner process in a manner which will facilitate their use with handicapped learners. General education teachers should plan their individualized instructional approach with handicapped learners through consultation with the special education teacher.

SAMPLE

Survival Objective 2.4.2.2

Demonstrate Use of a Checking Account

Prerequisite Skills

The student should be able to:

- write numerals
- understand point value of numbers
- use basic arithmetic operations, including addition and subtraction
- understand money concepts: money values, making change
- compute decimal problems
- be familiar with banks and their functions
- be able to sight read and retain meaningful vocabulary
- be able to follow directions
- discriminate visual spatial relationships
- be able to move from concrete representations to abstract concepts
- recall visual information for long term use
- communicate information in written form

Task Analysis

Component subskills:

- identify and say related vocabulary words for banking
- use vocabulary terms and meanings
- name and explain use of banking materials (deposit slips, checks, monthly statments) from picture
- compute checking and savings money problems
- locate and identify all of the components of a checkbook
- locate and identify components of a bank statement
- fill out appropriate forms:
  - check
  - stub/check register
  - deposit slips
- discriminate deposits and withdrawals on bank statement
- compare bank statement with checks outstanding
- analyze bank statements

Modifications

Materials/instructional procedures:

- visual aids of all required transactions
- workbooks on banking processes for repetitive experience and visual cues
- large print materials/braille
- sequence charts
- manipulative components (3-D)
- color coding of checkbook to bank statement
- work problems
- inexpensive calculators
- teacher instruction in group
- individual instruction
- workbooks
- peer tutoring
- taped instructions
- completed samples
- fixed sequence instruction
- drill and practice
- mastery of small units of content frequently evaluated

Alternative Extended Activities

- visit a bank and talk through functions utilizing money
- examine financial operations of classroom
- have students set up own checking accounts
- combine money envelope system

CONTRIBUTING SCHOOLS

The curriculum information in the instructional guides was compiled from both local education agency and Maryland State Department of Education sources. Schools from the local education agencies developed the instructional specifications for the identified objectives, developed learning activities, piloted and evaluated these activities. Curriculum specialists from the local schools and the Maryland State Department of Education evaluated and revised the instructional specifications and learning activities based on the data received from the pilot schools. Project Basic thanks all the teachers and content specialists who assisted in this project. The following schools contributed to the educational materials included in the instructional guides:

Allegany County:	Columbia Street Elementary School Georges Creek Elementary School Bruce Junior-Senior High School
Anne Arundel County:	Bayview Middle School Andover Senior High School
Baltimore City:	Maree Farring Elementary School Francis Scott Key School Northern Senior High School
Baltimore County:	Catonsville Junior High School Catonsville Senior High School
Calvert County:	Calvert Middle School Calvert High School
Caroline County:	Riverview Middle School Colonel Richardson High School
Carroll County:	Westminster East Middle School Francis Scott Key High School
Cecil County:	Thomas Estates Elementary School Rising Sun Elementary School North East Middle School Perryville High School

Charles County:	Matthew Henson Middle School Milton Somers Middle School
Dorchester County:	Warwick Elementary School North Dorchester High School
Frederick County:	Middletown Elementary School Middletown Middle School Middletown High School Governor Thomas Johnson High School
Garrett County:	Broad Ford Elementary School Southern Middle School
Harford County:	North Harford Senior High School
Howard County:	Harper's Choice Middle School Hammond Middle School Atholton High School
Kent County:	Chestertown Middle School
Montgomery County:	Paint Branch High School Thomas S. Wootton Senior High School
Prince George's County:	Deerfield Elementary School Walker Mill Junior High School Suitland Senior High School
Queen Anne's County:	Centreville Elementary School Centreville Middle School
St. Mary's County:	Dynard Elementary School Leonardtown High School
Somerset County:	Woodson Middle School Crisfield High School
Talbot County:	St. Michael's Elementary/Middle School St. Michael's High School
Washington County:	South Hagerstown High School Williamsport High School
Wicomico County:	Pittsville Elementary/Middle School Bennett Junior High School
Worcester County:	Pocomoke High School Snow Hill High School

SURVIVAL SKILLS

INSTRUCTIONAL GUIDE

SURVIVAL SKILLS

Survival skills contribute to an important range of competencies that every adult should possess, including those essential to becoming an informed consumer and an effective parent. They also include those needed to deal with the mechanical complexity of modern life and those necessary to appropriately manage personal finances.

Characteristics

The set of Project Basic Objectives for Survival Skills is drawn from many aspects of the total instructional program. These objectives alone do not comprise a program of instruction but are those key components of the arts and sciences which have been identified as the following:

1. Skills which contribute to students' abilities to cope with themselves and others in a variety of daily living settings--skills such as understanding how the behavior of one individual effects the behavior of others
2. Skills which students can begin to learn in earliest years, to master as schooling progresses, and to apply in adult life--skills such as identifying personal health practices
3. Skills which students can demonstrate repeatedly over time at increasingly sophisticated levels--skills such as demonstrating safety practices in the home, school, and community
4. Skills which students can learn in a variety of settings, both within the school and in the community--skills such as identifying community protective services
5. Skills which can be confirmed as learned by teachers, parents, and community members--skills such as identifying ways in which common social values impact upon society

Goals, Competencies, and Objectives

Project Basic has identified five goals for instruction in suvival skills:

2.1 To demonstrate a knowledge of the factors which affect an individual's physical, mental, and social health

2.2 To make effective decisions and take appropriate actions regarding one's self in relation to the use and control of nature and technological systems

2.3 To know and use human resources in meeting life needs and pursuing personal interests

2.4 To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

2.5 To demonstrate a knowledge of the implications of effective group membership, including the implications of parenting

Within each of these goals, students need to develop key behaviors which contribute to eight competencies:

2.1.1 Knowing physical health and safety practices

2.2.1 Understanding the interaction of people with the natural environment

2.3.1 Knowing community resources

2.4.1 Knowing consumer rights and responsibilities

2.4.2 Understanding the management of personal finances

2.4.3 Understanding consumer economics

2.5.1 Demonstrating social awareness

2.5.2 Possessing effective parenting skills

Project Basic has stated these key behaviors as forty-two instructional objectives. (See "Table of Contents" for complete listing.)

Survival Skills Instruction

This volume of the Project Basic Instructional Guide presents a series of suggested learning activities which may be used to help students develop and demonstrate the behaviors stated in the Project Basic Instructional Objectives for Survival Skills. Each teacher is urged to creatively adapt, adjust, or expand the learning activities for Survival Skills to meet needs, interests, and abilities of individual students. The set of instructional specifications which precedes the

suggested learning activities for each objective should help teachers understand and adapt the suggested learning activities.

Assessment of Objectives

Students should be able to demonstrate that they have developed the behaviors stated in the instructional objectives for Survival Skills. Teachers can provide students opportunities to demonstrate these behaviors by using Suggested Classroom Evaluations, which accompany the suggested learning activities for each activity. Statewide evaluations of mastery of Survival Skills objectives are planned. Results of these evaluations can ultimately be used to identify students needing assistance and to develop appropriate assistance through the refinement of instruction and improved instructional emphasis.

GOAL 2.1

TO DEMONSTRATE A KNOWLEDGE OF THE FACTORS WHICH AFFECT AN INDIVIDUAL'S PHYSICAL, MENTAL, AND SOCIAL HEALTH

Competency 2.1.1

Knowing Physical Health and Safety Practices

Survival Objective 2.1.1.1

Describe the Positive and Negative Effects of Drugs on the Human Body

GOAL: To demonstrate a knowledge of the factors which affect an individual's physical, mental, and social health

COMPETENCY: Knowing physical health and safety practices

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Levels: Grades 6-8

B. Curriculum Concepts/Content: Positive and Negative Effects of Drugs in Categories:

Antibiotics
Stimulants
Depressants
Hallucinogens
Narcotics
Miscellaneous chemicals

C. Behaviors To Be Demonstrated: Identifying and distinguishing

SUGGESTED LEARNING ACTIVITIES:

Preface Statement

The State Health Education Guide, Health Education: A Curricular Approach to Optimal Health, has been designed to comply with the following law:

The Public School Laws of Maryland, Article 7, Program of Drug Education and Alcohol Education

Section 409: Program of Drug Education
The State Board of Education shall develop and implement a program of drug education in the public schools. The program shall be instituted prior to the sixth grade in all public schools as soon as practicable by instructors who have been trained in the field of drug education. The State Board of Education shall establish criteria for determining how a teacher may be deemed to be "trained in the field of drug education" for purposes of this section. Such programs shall be coordinated with other State agencies responsible for drug abuse education and control (1971, ch. 53).

Section 411: Alcohol Education Program
The State Board of Education shall develop and implement a program of health education, specifically dealing with abuse of alcohol, which may be included in the program of drug education as provided in section 88A of this article, to be implemented no later than the Fall of 1978. These programs shall be coordinated with State agencies specifically responsible for alcohol abuse education and control (1976).

The MSDE Health Guide is available for local school system use as a health education program or as a supplement to the drug portion of the local health education program.

A. The student will explain the dangers of household chemicals.

1. Discuss with students the various kinds of chemicals that can be found in the home.

2. Assign students to make lists of household chemicals found in their homes and bring the lists to class.

3. Discuss the chemicals on the lists, their characteristics, and the dangers they pose to one's health.

4. Have students pick three of the chemicals from their lists and explain why they are kept out of the reach of children.

B. The student will assess the degree to which positive and/or negative effects of drugs are featured in magazine and newspaper articles.

1. Ask the students to collect magazine and newspaper articles over a two or three week period related to the use of drugs (e.g., insulin, marijunana, PCP, overdose cases, heroin, tranquilizers, alcohol).

2. Have students place each article on a bulletin board with a 3" x 5" card that lists:

   a. The drug
   b. Its classification
   c. The commonly known positive and negative effects
   d. The purpose of the article: Does it stress positive or negative effects of the drug?

3. Summarize commonalities between positive and negative effects of drugs and the conclusions that can be drawn about drug use today.

C. The student will be able to describe at least one positive and one negative effect of a drug listed in a classification group.

1. Identify the categories of drugs as antibiotics, stimulants, depressants, hallucinogens, narcotics, and miscellaneous chemicals.

2. Have students investigate each category, using current health agency materials wherever possible and make a set of notes about each classification to the following:

   a. General characteristics of the category
   b. General medical uses of each drug category
   c. Three-to-five specific examples of drugs within the category
   d. Positive and negative effects of examples cited

3. Discuss with students each category using examples of particular drugs and their positive and negative effects on the human body.

D. The student will discuss and discriminate between psychological habituation to drugs and physical addiction to drugs.

1. Have students define the psychological habituation and physical addiction in the following ways:

   a. Talking to knowledgeable medical personnel
   b. Collecting and reading current health agency materials
   c. Reading adopted drug education materials in the classroom and the library media center
   d. Interviewing at least 10 adults on the questions:
      (1) When is a person an alcoholic?
      (2) When is a person a drug addict?

2. Conduct a formal panel discussion in which a group of five students presents definitions for psychological habituation and physical dependency and in which each class member must make one comment or ask one question of the panel. Video-tape this panel, if possible, and present it to one or more other classes.

SUGGESTED CLASSROOM EVALUATION:

List the six categories of drugs on the board, and ask students to identify one drug in each category and to list one positive and one negative effect for each drug identified. To be considered correct, a positive or negative effect must be one of a set of such effects agreed upon in advance as primary or important.

EXTENDED ACTIVITIES:

1. Develop a "new drugs" bulletin board with students in which current breakthroughs are described through clippings and articles.

2. Discuss the statement "everyone needs a high." Identify postive and negative "highs" and how each relates to health, happiness, and feelings.

3. Investigate and discuss the personal stories of famous people who have succumbed or overcome alcohol and/or drug addiction.

VOCABULARY:

addiction
antibiotic
chemicals
depression
drowsiness
drug dependency
germ
hallucinogen
mood change
narcotic
nausea
overdose
overstimulation
stimulant
withdrawal

Survival Objective 2.1.1.2

Describe the Positive and Negative Effects of Food on the Human Body

GOAL: To demonstrate a knowledge of the factors which affect an individual's physical, mental, and social health

COMPETENCY: Knowing physical health and safety practices

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content: Positive and Negative Effects of:

Alcohol	Salt
Calories	Sugar
Carbohydrates	Vitamins and minerals
Fats	Water
Proteins	

C. Behaviors To Be Demonstrated: Explaining and giving examples

SUGGESTED LEARNING ACTIVITES:

A. The student will select foods that contribute to optional health and a balanced diet.

1. Provide menus or lists of foods offered at various food service establishments and have the students select the foods they would like to eat.

2. Have students demonstrate how to select a balanced diet when eating out.

3. Follow up the demonstration/presentation by developing guidelines for eating out and selecting a balanced diet.

4. Have the students observe and record the food choices selected by students in the a la carte line of the cafeteria.

5. Compare the food choices with health conditions, and summarize reasons for selecting a diet that promotes optimal health.

B. The student will identify and explain accepted social practices in situations involving food and the long-range health implications.

1. Arrange an eating environment. Have students role-play different situations involving food. Then discuss the effects of food choices on health.

2. Have the students work in small committees and identify possible solutions to alleviate problems associated with social practices and food choices.

3. Have the students try applying the solutions for two weeks and report if a change in behavior did or did not occur.

C. The student will develop a class check list to evaluate nutritional claims.

1. Have students complete a ten question true and false quiz on food fads. Discuss the correct answers.

2. Have the students view a film on food fads, fallacies, and claims. Divide into groups to develop a check list to be used to identify and evaluate nutritional fads, fallacies, and claims.

3. Have the students bring in three advertisements for food or nutrients and identify the possible fallacies and claims.

4. Have the students participate in a discussion to revise and finalize a check list which will be used to develop an informational poster.

5. Have the students, in cooperation with their school food service personnel, share this information with the total school using the cafeteria as the dissemination area.

D. The student will explain how excessive or inadequate nutrients and calories affect the body.

1. Have each student record all food eaten for two consecutive days, the time of day, the amount of food eaten, and the reason for eating.

2. Have students prepare a bulletin board contrasting food recall records and the U.S. Dietary Guidelines:

- Eat a variety of foods
- Maintain ideal weight
- Avoid too much fat, saturated fat, and cholesterol
- Eat foods with adequate starch and fiber
- Avoid too much sugar
- Avoid too much sodium
- If you drink alcohol, do so in moderation

3. Conduct a class discussion on students' current dietary trends. Have three class members make summary notes on the board or chart paper as the discussion proceeds.

4. Conduct a discussion on correlating the negative and positive effects of food on the following:

a. birth defects
b. dental disease
c. diabetes
d. cancer
e. hypertension
f. heart disease
g. energy
h. growth and development
i. weight control
j. skin
k. learning
l. anemia

SUGGESTED CLASSROOM EVALUATION:

The student will describe in a short paragraph three positive and three negative effects of food on the human body.

EXTENDED ACTIVITIES:

1. Prepare a resource center which will help explain nutrient density.

2. Plan a field trip to the Maryland Academy of Science and have students get a computer analysis of their diet and discuss results.

3. Have the students present reports on secret or quick cure diets.

4. Have the students develop labels for foods served in the school lunch program. Cooperate with the school food service personnel; label the food served at lunch time. Look at participation records to see if more foods are eaten when labeled according to nutrient content.

5. Have students develop tasting parties which introduce desirable nutritious food alternatives for the school lunch or school breakfast menus.

6. Use the Recommended Dietary Allowances (R.D.A.) to divide students into small groups and have them identify the obvious excessive or inadequate nutrients and calories for each student's food record by using the following check list:

   a. fat
   b. sugar
   c. protein
   d. salt
   e. vitamins/minerals
   f. complex carbohydrates

VOCABULARY:

additives	fats	R.D.A.
alcohol	fortified	rickets
amino acid	malnutrition	scurvy
anemia	minerals	sugars
calorie	nutrient	synthesis
carbohydrataes	obesity	vitamins
enriched	proteins	

Survival Objective 2.1.1.3

Identify Personal Health Practices

GOAL: To demonstrate a knowledge of the factors which affect an individual's physical, mental, and social health

COMPETENCY: Knowing physical health and safety practices

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 3-5

B. Curriculum Concepts/Content:
- Body cleanliness
- Care of clothing
- Dental care
- Exercise
- Nutrition
- Sleep
- Toilet habits

C. Behaviors To Be Demonstrated: Listing and naming

SUGGESTED LEARNING ACTIVITIES:

A. The student will explain that the reason for practicing many personal health habits is to prevent the growth of germs.

1. With the students, develop a list of health practices which may prevent the spread of germs.

2. Prepare agar dishes to measure the effect of failure to use these practices and have students set up "experimental" and "control" dishes.

   Example: Have a student touch a clear agar culture before washing hands and touch a clear agar culture after washing hands.

3. Check each dish daily, having students record observed changes in journals.

4. After five days, have the students discuss differences in experimental and control dishes and help them to draw conclusions about the relationships between personal health practices and the spread of germs.

B. The student will identify personal health practices and relate these to helpful products and services.

1. Have students view filmstrips which illustrate an array of personal health practices.

2. In discussion, have each student list three important health practices that he/she observes regularly.

3. Have each student locate pictures that complete the chart below:

Health Practices	Products You May Use	People or Services We Need
Brush your teeth	Baking soda, salt Tooth paste Tooth brush Dental floss	See a dentist every six months or when a problem develops
Keep a clean body	Soap, water Towel, washcloth	None

4. Have students discuss the charts in class.

C. The student will develop a television commercial which advertises a personal health product.

1. Have half the class prepare a commercial for a product related to personal health. The commercial should do the following:

   a. Name the item
   b. Describe its health use
   c. Tell where one can get the item
   d. Give one reason why the item is as good or better than its commercial counterpart

2. Have the students present commercials through a TV set made from a cardboard box. Have the other half of the class evaluate the commercial.

SUGGESTED CLASSROOM EVALUATION:

Ask the students to draw pictures of three important personal health habits, to share their pictures with the class, and to explain any personal health care items being used in the picture.

EXTENDED ACTIVITIES:

Develop a health-habit "What's My Line?" for students to play. Have the students select a representative item from a "grab bag" and then pantomime to the class the health habit with which it is associated. Have the class identify the item and practice in which it is used.

VOCABULARY:

check-up
cleanliness
dental hygienist
exercise
floss
germs
grooming
health
hygiene
personal
prevention
protect
safety
sanitary
tooth decay

Survival Objective 2.1.1.7

Demonstrate Emergency First-Aid Procedures

GOAL: To demonstrate a knowledge of the factors which affect an individual's physical, mental, and social health

COMPETENCY: Knowing physical health and safety practices

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content: First-aid procedures for:

Bee stings	Fainting
Burns and scalds	Fractures
Cardiac arrest	Poisoning
Choking	Seizure
Electrical shock	Shock
	Sun stroke

C. Behaviors To Be Demonstrated: Demonstrating appropriate first-aid response

SUGGESTED LEARNING ACTIVITIES:

A. The student will prepare a first-aid kit for use in the home and the automobile and explain the appropriateness of kit contents.

1. Divide the students into groups of three to five each and ask each group to select a type of kit to construct.

2. Have groups develop lists of kit contents after completing the following:

   a. Examining similar kits in school and recreation areas
   b. Examining similar kits in stores
   c. Writing to manufacturers for such kits
   d. Talking to people who engage in the kinds of activities related to the selected kit
   e. Reading standard/adopted material about the kinds of emergencies associated with the topic of the selected kit

3. Have the groups construct their kits using real materials, if possible, and hand-made materials where necessary.

4. Have groups present their kits to the class as a whole, explaining the purpose of each item and how it relates to the particular kinds of emergencies associated with the topic for the kit.

B. The student will participate in a first-aid demonstration conducted by a local rescue or emergency squad.

1. Have the students write to a local emergency or rescue squad and arrange for a series of basic emergency first-aid demonstrations.

2. Arrange a field trip or bring squad members to the school and have the students participate in conducting the demonstration.

3. Have a general discussion with the students and squad members, including the following:

   a. Community resources for emergency first-aid training
   b. The legal aspects of administering first aid

C. The student will demonstrate or describe the appropriate first aid procedure in an emergency situation.

1. Divide the class into groups and assign each group one of the following topics:

   a. Burns and scalds
   b. Electrical shock
   c. Fainting
   d. Fractures
   e. Poisoning
   f. Wounds and seizures

2. Help each group to construct a comprehensive learning center for its topic. The center should include the following:

   a. Standard/adopted material explaining the topic
   b. Film or filmstrip material describing emergency first aid procedures related to the topic
   c. Lists of key people in the school and in the community who take primary first aid responsibility when situations related to the topic arise
   d. Functional material from a heart association, Red Cross, or other organizations related to the topic
   e. Material or equipment that is helpful when emergencies related to the topic arise
   f. Large pictoral representations of three emergencies related to the topic which commonly arise
   g. A simulation with each student helping to construct the center of an emergency situation related to the topic

3. Assign the class to rotate through the learning centers and use the materials there to develop notes on the kinds of situations related to each center which might arise and the specific emergency first-aid steps that should be taken when those situations arise.

4. Conduct a culminating activity in which students are called at random from each center and are asked to simulate their particular situation. Have class members demonstrate or describe (orally or in writing) the appropriate first-aid procedure for each simulated emergency.

D. The student will identify five emergency situations which might arise on a vacation trip and will demonstrate or describe appropriate first-aid procedures to be used in each emergency.

1. Ask each student to write a short composition describing an ideal vacation trip that he/she would like to take. Have students include descriptions of location, terrain, weather and at least five activities in which they will engage during the trip.

2. Next ask the students to describe one emergency situation which could arise in relation to each of the five described activities and to write these out as emergency narratives.

3. Have the students read standard/adopted material on emergency first-aid procedures.

4. Finally, have the students exchange emergency narratives and demonstrate or describe appropriate first-aid procedures to use in response to these emergencies.

E. The student will write and act out scenarios of emergency situations which demonstrate or describe first-aid procedures appropriate to their situations.

1. Have selected students investigate a situation requiring first-aid procedures and write a full scenario which describes the situation, the location, and the condition under which it occurs and the specific physical symptoms of the person or persons involved.

2. Have the students act out the scenario for the rest of the class, demonstrating appropriate first-aid procedures for the situation acted out.

3. Have the remainder of the class describe (orally or in writing) what the situation was and what emergency first-aid procedures were used. Judge the appropriateness and effectiveness of each procedure.

SUGGESTED CLASSROOM EVALUATION:

Using a "stop-the-projector" technique, show a film which depicts common emergency situations and ask students to either demonstrate or describe (orally or in writing) appropriate procedures for each situation.

EXTENDED ACTIVITIES:

1. Have the students make clay or plaster molds which they can use to show various kinds of skin wounds and appropriate emergency first-aid.

2. Have the student construct illustrated pamphlets for each of the various kinds of emergency situations and the appropriate first-aid procedures.

3. Have students complete standard first-aid course taught by certified Red Cross instructor.

VOCABULARY:

abdominal	cardiac arrest	laceration
abrasion	carotid pulse	neutralizing
apical	compressions	sternum
artificial respiration	constrict	tourniquet
CPR	dilated	

Survival Objective 2.1.1.8

Describe Functions of the Systems of the Human Body

GOAL: To demonstrate a knowledge of the factors which affect an individual's physical, mental, and social health

COMPETENCY: Knowing physical health and safety practices

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Levels: Grades 6-8

B. Curriculum Concepts/Content: Body Systems

Circulatory	Muscular
Digestive	Nervous
Endocrine	Reproductive
Excretory	Respiratory
Integumentary	Skeletal

C. Behaviors To Be Demonstrated: Identifying and describing

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify and describe the systems of the human body.

1. Divide the class into groups. Give each group one system of the human body. After ten minutes discussion, each group is to write what they think is the function of their particular system. One student will list the functions on the board. Discuss the functions listed.

2. Have each group use the torso to point out the structures of its particular system. One student from each group will do the identification.

3. Have one student from each group use the overhead projector and a transparency of the human body to identify the components of a particular system. Another student from each group will describe the function of each.

B. The student will determine the body systems in a given human activity and explain the involvement.

1. Ask the school nurse or other appropriate person to meet with the class to demonstrate and discuss the following:

a. The actions of the lung and heart during a physical activity like jogging
b. The significance of blood pressure and pulse rate
c. Taking blood pressure

2. Assign other physical activities to student and have them report how body systems are involved in the activities.

C. The student will construct a crossword puzzle which incorporates major organs and functions of the systems of the human body.

1. Have students work in group of five to develop crossword puzzles on systems of the body.

2. Direct each group to share its puzzles with other groups.

SUGGESTED CLASSROOM EVALUATION:

The students will take a paper and pencil test on the systems of the human body.

EXTENDED ACTIVITIES:

1. Have students plan personal physical activity programs which demonstrate the benefit to each of the systems of the body.

2. Have students prepare a report on the relationship between two or more body systems as they relate to a specific activity (swimming as related to circulatory and respiratory).

VOCABULARY:

circulatory	muscular
digestive	nervous
endocrine	reproductive
excretory	respiratory
integumentary	skeletal

Survival Objective 2.1.1.9

Identify the Symptoms of Common Illnesses

GOAL: To demonstrate a knowledge of the factors which affect an individual's physical, mental, and social health

COMPETENCY: Knowing physical health and safety practices

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Levels: Grades 6-8

B. Curriculum Concepts/Content:

Disease Symptoms	Health problems
Cold	Allergy
Flu	Diabetes
Intestinal infection	Head Lice
Measles	Impetigo
Pink eye	Seizures
Scabies	

C. Behaviors To Be Demonstrated: Listing and describing

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify common illnesses and diseases experienced in terms of symptoms exhibited.

1. Conduct a discussion in which students describe only the symptoms they had on occasions when they had commom illnesses or diseases.

2. List sets of symptoms on board, then have the class suggest which illnesses these sets of symptoms indicate.

3. Note and discuss which illnesses which occurred most frequently.

B. The student will be able to accurately identify two symptoms associated with three given illnesses or diseases.

1. Have the students construct a bulletin board on selected communicable diseases which shows the organisms responsible, mode of transmission of each disease, and the symptoms of each disease. Ask the students to get their information from three sources and discuss their findings in class.

2. Using the bulletin board, ask half of the class to compile a list of symptoms and the other half to compile a list of diseases. Divide the students into groups and have the students match up symptoms with diseases.

C. The student will identify common illnesses and diseases most frequently reported in the school health room.

1. Have students check with the school nurse to determine the kinds of symptoms reported by students going to the health room.

2. Ask students to tabulate illnesses reported in a one-month period.

3. Have students make a chart showing the relative frequency of each disease and listing symptoms commonly reported for each.

SUGGESTED CLASSROOM EVALUATION:

Ask students to write or name at least three symptoms of common illnesses that they or members of their families have experienced.

EXTENDED ACTIVITIES:

1. Have students find advertisements for medicines in magazines and newspapers and make collages that illustrate which medicines claim to remedy a particular symptom.

2. Invite a public health nurse to school to discuss what remedies are really best for common illnesses.

3. Have students refer to books on folklore and pioneer medicine, such as FOXFIRE, to discuss our ancestors' use of everyday herbs and foods to treat common illnesses and symptoms compared with methods used today.

VOCABULARY:

diarrhea	immunization	swelling
disease	rash	symptoms
fever	nausea	thermometer
glands	remedy	vomitting

Survival Objective 2.1.1.12

Demonstrate Safety Practices

GOAL: To demonstrate a knowledge of the factors which affect an individual's physical, mental, and social health

COMPETENCY: Knowing physical health and safety practices

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 3-5

B. Curriculum Concepts/Content: Safety Practices

Home:	Fire
	Poisonous substances
	Selection and use of tools, toys, and equipment
	Electrical hazards
School:	Fire
	Follow identified safety rules
	Playground
Community:	Recreational
	Safety - Bike
	- Water
	Traffic - Auto
	- Pedestrian

C. Behaviors To Be Demonstrated: Identifying and acting out

SUGGESTED LEARNING ACTIVITIES:

A. The student will discuss traffic safety.

1. Fashion a mock intersection with masking tape on the classroom floor.
2. Move desks so that you have a large space to work with.
3. Demonstrate the actions of stopping at the curb, looking, listening, and making sure no "cars" are approaching before crossing. While the youngsters practice crossing, ask them to describe the directions in which they will look for traffic, what they will look and listen for prior to crossing, and the manner in which they will walk across the street.
4. Use answers on an experience chart that can be referred to throughout the year.

B. The student will describe water hazards and how to avoid them.

1. Ask the students to share their experiences in or near the water. Ask if they have had any scary things happen and what might have happened without help nearby.

2. Have students list or tell dangerous things that might happen if they fell or got into trouble while in deep water.

3. Have students draw posters illustrating the rule, "Always swim with a lifeguard. Never swim alone."

C. The student will identity fire safety procedures.

1. Distribute copies of the following story for students to read:

Jeff's family was sound asleep one night. All of a sudden the smoke detector started making a loud noise. Jeff, who shared a room with his brother, went to the door and felt it to see if it was hot. When he found out it was not hot, he carefully opened the door to look into the hall. Heavy black smoke rushed into the room. Jeff closed the door quickly and pushed his rug up against the crack at the bottom of the door. He told his little brother that they would have to climb out of the window. Since there was smoke in the bedroom, they crawled to the window. Jeff opened the window and unhooked the screen. Both boys climed out. Jeff and his brother ran to the spot his family had set as a meeting place. Everyone was out safely and the fire department had been called.

2. Conduct a class discussion of the story by asking the following questions:

a. What indication of a fire did Jeff receive?
b. Why did Jeff open the door carefully?
c. What did Jeff do to keep out the smoke?
d. Why did Jeff and his brother crawl to the window?
e. Who should have called the fire department?
f. How would the boys have escaped if their bedroom were on the second floor?

3. Have students discuss any experiences they have had in smoke-filled rooms and suggest procedures to follow in these situations.

D. The student will discuss ways and means of reducing product-related accidents.

1. Provide the following five steps to reducing product-related accidents and discuss relevance to items as consumers and potential consumers:

a. Select products with care:

Look for brand name goods--a reputable manufacturer protects his product's reputation by careful design, inspection, and testing. Look for certification marks--they mean products meet recognized safety standards--know United Laboratories approval stamp (U.L.).

Use good judgment:

Is the product sturdy?
Is it made of the right material?
Is the shape right?
Is it right for the place it will be used and the job it is intended to do?
Report any defective appliance to the Consumer Product Safety Commission. Telephone 1-800-492-2937.

b. Use the product in a safe way:

Read all installation and operating instructions before using the product.
Use the product only for its intended purpose and in the right environment.
If the product has protective devices, use them.
Instruct and supervise children and elderly or incapacitated adults in the correct use of products that are intended for them.
Keep the work area clean and free of obstacles.
Wear proper clothing.
Avoid working when tired or upset.

c. Store products with safety in mind:

Put them where they won't create a hazard.
Keep flammable products away from a source of heat.
Store products where they won't be damaged or end up in wrong hands.

d. Keep products in good working order:

Regularly inspect parts for wear, service according to instructions.
Have damaged products repaired immediately; the safety features may also be defective.
Be sure you have the knowledge, skill, and proper tools before trying to fix it yourself.

e. Discard products with care:

When a product is unrepairable, useless or unnecessary, get rid of it right away, in the right way. You may prevent a needless injury.
Recognize the types of hazards that contribute to consumer product injuries and protect yourself and family from such accidents.

2. Have students discuss how these steps effect their use of specific products.

E. The student will complete a survey related to substance safety.

1. Have students complete the following sentences, using them to express their knowledge concerning poisons in their homes:

a. A potential poison is . . . .
b. Potential poisons found in the house are . . . .
c. In the event of accidental poisoning, I would. . .
d. A good thing to remember about nonprescription medication is . . .
e. If I can do one thing for poison prevention, I would . . . .
f. Syrup of ipecac is used for . . . .
g. Potential poisons found in the bedroom are . . . .
h. Potential poisons found in the dining room or living room are . .
i. Potential poisons found in the bathroom are . . . .
j. My house is poison-safe because . . . .
k. The telephone number of my local Poison Control Center is . . .
l. The Poison Control Center can give you . . . .

2. Discuss the responses by asking the following: Have you learned anything about yourself after looking over your answers? Do you feel that you have more to learn about poison prevention?

3. Make class lists of responses to each item on survey.

SUGGESTED CLASSROOM EVALUATION:

The students will make a poster depicting a safety practice they have observed in home, school or community. Display posters around the school.

EXTENDED ACTIVITIES:

1. Have students request materials related to consumer product safety from the U.S. Consumer Products Safety Commission, 400 Market Street, Philadelphia, Pennsylvania 19106 and report on the types of activities of the U.S. Commission.

2. Ask each student to write a short paragraph explaining what disturbs them most about the way their parents, friends, or relatives act in traffic, either as pedestrians or as drivers. Discuss the topic in class and determine whether anything can be done to change people's driving and walking habits.

3. Consult Safety Instructional System - Water and Boating, Maryland State Department of Education, for activities relating to water and boating safety.

VOCABULARY:

Consumer Products Safety Commission
hazard
non-prescription medication
pedestrian
poison control center
safety
smoke detector
substances
traffic
UL Approval stamp

Survival Objective 2.1.1.14

Identify the Components of a Well-Balanced and Nutritious Diet

GOAL: To demonstrate a knowledge of the factors which affect an individual's physical, mental, and social health

COMPETENCY: Knowing physical health and safety practices

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content:

Basic Food Groups	Nutrients
Breads and cereals	Calories
Dairy products	Carbohydrates
Fruits and vegetables	Fats
Meats/fish/poultry	Minerals
	Proteins
	Vitamins
	Water

C. Behaviors To Be Demonstrated: Identifying and explaining

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify the basic components of a well-balanced and nutritious diet.

1. Discuss why a balanced and nutritious diet is essential for well-being.
2. List the basic food groups and show how they relate to a balanced and nutritious diet.
3. Survey students' food selections and then discuss how their choices meet or don't meet the requirements of a balanced and nutritious diet.
4. Have students complete activity sheets to identify the missing component of a balanced and nutritious diet and discuss the results.
5. Give groups of students a chart which contains foods which represent each basic food group. Have the students substitute more healthful food choices and discuss why. (Examples are to replace fried chicken with baked chicken in order to reduce calories and fat or to replace canned fruit in heavy syrup with fresh fruit to reduce sugar and calorie content.)

B. The student will explain how the school lunch/school breakfast meets the basic components of a well-balanced and nutritious diet.

1. Have students visit the cafeteria to observe how foods are prepared, served, and stored.

2. Have the students plan with the cafeteria staff a school lunch or school breakfast that conforms to the required meal patterns and will be served to all students.

3. Have the students present a play for the school which details what went into menu planning and why specific foods were chosen.

4. Before the play is presented, select a group of children to observe what kind of foods are wasted in the cafeteria. The day the play is presented, observe to see if any changes occurred in the amount of food wasted. About two weeks later, have students repeat the observation with a similar menu and discuss the results. (Selected food may be used in the second and third phase based on initial observation of the kinds of food wasted.)

C. The student will list the nutrients that are found in each of the basic food groups.

1. Have the students view a film which discusses proteins, fats, carbohydrates, vitamins and minerals. Divide the students into five groups representing each nutrient category and have them chart into which food groups the nutrients are usually found.

2. Have the students develop a cafeteria display which demonstrates a balanced and nutritious diet and the major nutrients that are in each food group.

3. Have students use food models or pictures that represent a balanced and nutritious breakfast, lunch, dinner and snacks. Have them show how fat, sugar, salt, and calories can be reduced in these designated meals. Then discuss why fat, sugar, salt, and calories should be controlled in a balanced and nutritious diet.

SUGGESTED CLASSROOM EVALUATION:

Have students recall all foods they have eaten over a two or three day period and then examine these records against a similar record taken before the instruction effort began. (One of these days should be a Saturday or Sunday.) Then discuss what changes have occurred or should occur to have a balanced and nutritious diet.

EXTENDED ACTIVITIES:

1. Take the students on field trips to watch food being processed or marketed at the store, dairy, farm, or factory.

2. Have cooking experience/tasting parties in the classroom to expand the variety of food choices and food/nutrition terms.

3. Set up a mock store with empty containers and food models and have students buy items they would eat for particular meals or snacks. Follow up with discussions of food cost and nutrient density.

4. Have each child bring to school pictures of their favorite ethnic foods for "show and tell." Have each child write the name of the food groups represented on the picture.

VOCABULARY:

basic food groups
calorie
carbohydrate
dairy products
diet
edible
grains
ingredient
mineral
nutrition
protein
poultry
sauce
taste buds
wholesome

Survival Objective 2.1.1.15

Identify Methods for the Prevention and Control of Communicable Diseases

GOAL: To demonstrate a knowledge of the factors which affect an individual's physical, mental, and social health

COMPETENCY: Knowing physical health and safety practices

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content:

Methods of Prevention and Control:	Communicable Diseases:
Immunizations	Chicken pox
Legal restrictions and requirements	Colds and flu
Personal health habits	Measles
Preventive medicine	Mumps
Quarantine	Polio
	Venereal disease

C. Behaviors To Be Demonstrated: Listing and describing

SUGGESTED LEARNING ACTIVITIES:

A. The student will design a bulletin board display which portrays communicable diseases and their methods of control.

1. Ask students to collect appropriate health materials related to communicable diseases.

2. Ask students to list the diseases they have had. As a class, determine which three are most prevalent and discuss appropriate methods for the prevention and control of these diseases.

3. Have students design a bulletin board which attractively displays this information.

B. The student will explain ways in which community health agencies work to prevent and control communicable diseases.

1. Arrange for a conference call between students and selected health agency personnel involved with disease prevention and control.

2. Develop questions for students to ask during conference call interview:

   a. What is the frequency of selected communicable diseases in the local community?
   b. What procedures are used to prevent and control these diseases?

3. Have students take notes of information received and list ways in which the health agency helps to prevent and control diseases.

C. The student will construct a map of the local community and its surroundings, designating areas which are most likely to harbor communicable disease germs.

1. Ask students to compile a list of areas in the community which are likely to harbor disease germs.

2. Have students work in small groups to make maps of the community which designate these areas and to develop action plans for making these areas more sanitary.

3. Present maps and plans to local health department for its reaction.

D. The student will write a short composition of the cause, transmission and prevention of any one of eight given epidemics in history.

1. Have the students investigate the following epidemics and gather information on the cause, transmission and prevention of each disease involved:

Black Death	Scarlet Fever
Cholera	Smallpox
Diptheria	Tuberculosis
Influenza	Yellow Fever
Measles	

2. Ask students to select one epidemic as the basis for a composition, insuring that each epidemic is covered by someone in the class.

3. Share compositions in a general class discussion of the eight epidemics.

SUGGESTED CLASSROOM EVALUATION:

Present students with a mixed set of communicable diseases and the methods for preventing and controlling them. Ask students to match diseases with appropriate prevention and control measures and then to participate in a class discussion to assure that incorrect matches are corrected.

EXTENDED ACTIVITIES:

1. Have students research important figures in disease prevention and control (Lister, Pasteur) and write brief compositions or give reports on the contributions these individuals have made.

2. Have students research inoculation requirements for travel outside the United States to various areas of the world and to display their findings on a wall map.

3. Take a field trip to the local health department to determine which inoculations against disease are required before entering schools.

VOCABULARY:

antibodies
epidemic
immunization
infections
inoculations
plague
quarantine
toxins
vaccine

GOAL 2.2

TO MAKE EFFECTIVE DECISIONS AND TAKE APPROPRIATE ACTIONS REGARDING ONE'S SELF IN RELATION TO THE USE AND CONTROL OF NATURE AND TECHNOLOGICAL SYSTEMS

Competency 2.2.1

Understanding the Interaction of People with the Natural Environment

Survival Objective 2.2.1.1

Describe How Humans Are Part of an Environmental System

GOAL: To make effective decisions and take appropriate actions regarding one's self in relation to the use and control of nature and technological systems

COMPETENCY: Understanding the interaction of people with the natural environment

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content:

Dependency	Closed systems
Environment	Open systems
Interaction	Ecological systems
Interdependency	

C. Behaviors To Be Demonstrated: Defining and illustrating

SUGGESTED LEARNING ACTIVITIES:

A. The student will find evidence in own diet of man's dependence for life on living and non-living things.

1. Have the students make lists of the foods they ate during the previous day. The list should be detailed and it should include every type of food product used.

2. Discuss man's dependency upon the environment. Include such things as the source of the food and how it was processed, packages, transported, and disposed of.

3. Make a list of items that exemplify man's dependence upon the environment for consumption of food.

B. The student will describe the relationships which exist in food webs and food chains.

1. Have students describe a simple food web and discuss the interdependence of the living and non-living things.

2. Illustrate a complex food chain, and then have students write a story of what could occur if one of those animals was totally removed from the chain.

3. Have students photograph or draw pictures of the members of a food chain in their own environment. Make a bulletin board display of the findings.

C. The student will describe the city in terms of an ecosystem.

1. Explain and illustrate the terms: producers, consumers, decomposers, predators, prey, and competitors to the students.

2. Have students classify the living things in a city under such concepts.

3. Have students brainstorm ways humans have attempted to successfully compete with other living things for the essentials, such as screening out insects, killing rats, and antibiotics.

4. Have students brainstorm the possible predator-prey relationships in a city, such as cats and birds, ladybugs and aphids.

SUGGESTED CLASSROOM EVALUATION:

Read the students a scenario describing a short period of time in a typical day of a boy or girl of a similar age. Include five clear events in which the dependence on living and non-living things is indicated. Ask students to list each event by number and then to write down the living or non-living thing upon which the boy or girl in the scenario is dependent.

VOCABULARY:

carnivore	ecology	omnivore
competitor	ecosystem	photosynthesis
consumer	herbivore	predator
decompose	niche	producer

Survival Objective 2.2.1.2

Describe Ways To Conserve Natural Resources

GOAL: To make effective decisions and take appropriate actions regarding one's self in relation to the use and control of nature and technological systems

COMPETENCY: Understanding the interactions of people with the natural environment

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 3-5

B. Curriculum Concepts/Content:
- Conservation of resources
- Natural resources: air, forests, land, minerals, oil, water, wildlife
- Nonrenewable resources
- Renewable resources
- Recycling

C. Behaviors To Be Demonstrated: Identifying techniques

SUGGESTED LEARNING ACTIVITIES:

A. The student will explain ways to conserve water.

1. Have students keep track of the amount of water they use in a day and in a week.

2. Have students keep track of the amount of water used for family activities during a week, such as cooking and washing clothes.

3. Have students discuss ways they could conserve the amount of water they and their families use.

4. After the class discussion, have students make posters urging other students in the building to conserve water in similar ways.

B. The student will be able to state ways to conserve electrical energy.

1. Have students list all the things used in a given day which require electrical energy.

2. Ask students which of these things they would choose to keep if they were told to cut their energy use by one-half.

3. Have students list ways they can conserve electrical energy which would not be much of a sacrifice for them.

4. Have students make posters encouraging others to save energy in ways they have suggested.

C. The student will be able to identify ways paper is being wasted and how it can be conserved.

1. Collect all of the paper trash from your classroom for one week and then have students analyze the percentage which did not need to be discarded.

2. Give students one sheet of paper and have them use only that sheet for an entire day's assignments.

3. Have a class discussion on ways the students feel they could conserve paper in the classroom.

4. Implement as many suggestions as possible, such as setting up a recycling box for partially used paper.

D. The student will identify ways of recycling commonly thrown away items.

1. Have students go through their family garbage for one week.

2. Have students compare the amount that is reusable to the amount which could possibly be used again.

3. Have students bring in several discarded objects from home and find ways to recycle or redesign the articles so that they can be used again.

4. Identify several local agencies, such as recycling plants or Goodwill, and visit them or have a representative speak to your class about the benefits of recycling.

SUGGESTED CLASSROOM EVALUATION:

Have each student identify one way in which three different natural resources could be conserved.

EXTENDED ACTIVITIES:

1. After some exploratory discussion on the value of composting, invite an agricultural specialist, avid organic gardener, or similar expert to come to the class and discuss experiences with compost making and to respond to student questions.

2. Secure permission and support from the school administration to build a compost pile of appropriate size on the school site and have the class compost some of the materials not disposed of in other ways.

VOCABULARY:

conserve
mineral
nonrenewable
preserve
recycle
renewal
resource

Survival Objective 2.2.1.4

Identify the Basic Necessities of Living Things

GOAL: To make effective decisions and take appropriate actions regarding one's self in relation to the use and control of nature and technological systems

COMPETENCY: Understanding the interaction of people with the natural environment

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 3-5

B. Curriculum Concepts/Content:

Air	Shelter
Food	Sleep
Land	Sun
Love	Water
Security	

C. Behaviors To Be Demonstrated: Identifying

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify basic needs of plants.

1. Have students grow plants from seeds. Record essential necessities that make plants grow (sun, light, water, food) while keeping a history of their plants.

2. Set up a controlled experiment where you deprive some plants of the necessities of life to determine effects on the plant.

B. The student will identify basic necessities of animals.

1. Have students care for some animal in the class. Select students to investigate the needs of the animal and divide responsibilities for the care of the animal. (Check with the local health department for regulations regarding which animals can be kept in class. Also check national science organizations' guidelines on care of specific animals.)

2. Set up a balance aquarium including fish, snails, and live plants. Discuss interrelationships between the living things in the aquarium.

C. The student will identify the basic necessities of human beings.

1. Discuss the basic necessities of a newborn baby and how they are met.

2. Develop a chart on the basic necessities of life. Have the students chart all their activities for one day under the appropriate categories.

3. Write a short account of a typical day in a person'e life. Read it to the class and ask students to raise their hands when a basic necessity of life is mentioned.

4. Have students discuss and list the efects of the lack of any of the basic necessities on human beings.

SUGGESTED CLASSROOM ACTIVITIES:

Give students a list of items found in daily living and have them identify those which are basic necessities.

EXTENDED ACTIVITIES:

1. Give students names of specific animals and have them develop a food chain for each.

2. Have students investigate the effects of deprivations of necessities on plants, human, and animals.

3. Give students a specific environment and have them develop a food web using plants, animals, and non-living things.

VOCABULARY:

deprive
environment
food chain
food web
interaction
minerals
necessity
organism

Survival Objective 2.2.1.6

Explain the Major Types of Pollution in the Environment

GOAL: To make effective decisions and take appropriate actions regarding one's self in relation to the use and control of nature and technological systems

COMPETENCY: Understanding the interaction of people with the natural environment

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content: Types of Pollution:

Air	Solid waste
Noise	Thermal
Soil	Visual
	Water

C. Behaviors To Be Demonstrated: Identifying and explaining

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify particulate matter as one form of air pollution.

1. Have students staple a piece of waxed paper to a piece of heavy cardboard and then cover it with a thin layer of vaseline.

2. Select a variety of places around the school and community where these cards can remain undisturbed for a week.

3. At the end of the week, have the students gather up the cards and carefully examine them to discover which area has received the most pollution of this type.

4. Have students investigate the causes of particulate matter in the air and then display all their findings on a chart or bulletin board.

B. The student will describe the major kinds of pollution in the environment.

1. Divide the class into groups and have each study pollution in one part of their local environment (air, water, soil).

2. Have each group decide what pollutants (chemicals, heat, noise, solid wastes) are contributing to their type of pollution and where these pollutants are coming from.

3. Have students contact the local government agencies responsible for the control of pollution and have their representatives speak to the class about the problem.

C. The student will be able to describe major forms of pollution involving the land.

1. Have students take a trip around their community and observe how the land is being used.

2. Have students note signs of landscape pollution such as litter, open dumps, congested housing, billboards.

3. In the classroom, have students investigate other forms of land pollution such as widespread paving, insecticides, herbicides, strip mining.

SUGGESTED CLASSROOM EVALUATION:

Have students describe the major forms of pollution and list the causes for each.

EXTENDED ACTIVITIES:

1. Have students contact local and state agencies to collect information regarding the types and amount of air pollution and procedures used to reduce them.

2. Assign students to investigate regulations and procedures designed to protect the Chesapeake Bay and waterways of Maryland (Chesapeake Bay Foundation, Maryland Department of Natural Resources, Chesapeake Bay Environmental Project, Johns Hopkins Marine Laboratory).

VOCABULARY:

biodegradable
contaminate
herbicide
insecticide
particulate matter
pollution
sewage

GOAL 2.3

TO KNOW AND USE HUMAN RESOURCES
IN MEETING LIFE NEEDS AND
PURSUING PERSONAL INTERESTS

Competency 2.3.1

Knowing Community Resources

Survival Objective 2.3.1.2

Locate Sources of Information About Public Services

GOAL: To know and use human resources in meeting life needs and pursuing personal interests

COMPETENCY: Knowing community resources

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content:

Sources	Public Services
Community services directory	Employment educational services
Guidance office	Health and recreation services
Media (TV, radio, newspapers)	Hot lines
Telephone directory	Legal aid
	Social services

C. Behaviors To Be Demonstrated: Using identified resource materials

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify sources of information for particular situations and will explain how to use the sources.

1. Have students describe a situation (emergency, health problem, financial need) and tell how to get assistance.

2. Have each student prepare a brief written report detailing three sources of assistance for the problem and the specific ways to contact and use these sources.

B. The student will identify the variety of public services available at federal, state, and local levels.

1. Ask students to complete the worksheet below. Then discuss responses with attention to specific examples of cases in which students or their acquaintances have used some of the agencies related to the worksheet activities.

WORKSHEET

Listed below are ten services provided by the government. Your are to use a telephone book or a community directory and fill in telephone numbers and names of the government department or agency which could answer your questions.

1. _____ issuing drivers' licenses
2. _____ issuing building codes
3. _____ maintaining the quality of the drinking water
4. _____ collecting garbage
5. _____ issuing dogs' licenses
6. _____ establishing zoning regulations
7. _____ conducting and tabulating election results
8. _____ providing for parks and recreational activities
9. _____ issuing marriage licenses
10. _____ issuing hunting licenses

2. Have a group of students prepare a school bulletin board illustrating major services in the local community.

C. The student will develop a directory of local public services.

1. Have students use telephone books to gather numbers of hot lines and public services. Set up a group to monitor radio, television, and newspapers for lists of numbers related to public services. Have some students collect numbers and information from friends and relatives.

2. Have the students compile all numbers in a school "Service Information Directory." The directory should list the following for each service:

   a. Name and address
   b. Telephone number
   c. Contact steps/person
   d. A clear and concise written statement of the purpose for each entry

SUGGESTED CLASSROOM EVALUATION:

Set up several situations in which a person has need of a public service (unemployment, medical help, counseling). Ask students to select one and then to describe what local agencies can provide information and assistance to the person and the key steps the person should use in contacting this agency. Require students to include special considerations,such as the need for a birth certificate, proof of age.

EXTENDED ACTIVITIES:

1. Invite representatives from service agenices to speak to the class.

2. Have students gather information about the various positions of local politicians on local public services and their use.

VOCABULARY:

Better Business Bureau
case worker
directory
employment office
Hot Line
job bank
Juvenile Services
mental health
referral
vocational rehabilitation

Survival Objective 2.3.1.8

Identify Formal and Informal Educational Opportunities Available in the Local Community

GOAL: To know and use human resources in meeting life needs and pursuing personal interests

COMPETENCY: Knowing human resources

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content:
- Adult and continuing education
- College, universities, and extension programs
- Libraries
- Museums, galleries
- Parks and recreation centers
- Public schools
- Technical-vocational programs
- Theatre productions

C. Behaviors To Be Demonstrated: Identifying the range of opportunities

SUGGESTED LEARNING ACTIVITIES:

A. The student will compile a list of ways to obtain information about formal and informal educational opportunities available in the local community.

1. Generate through class discussion a list of ways to obtain information about formal and informal educational opportunities. A sample listing may include the following:

   a. Write to local Chamber of Commerce or visit the public library.
   b. Consult high school guidance counselor, career resource center director, career technician, and/or academic and vocational classroom teachers.
   c. Consult media center director about available catalogues on colleges and post-secondary educational facilities.
   d. Write to local college admission office for information on part-time or full-time enrollment opportunities.
   e. Refer to local telephone directory's "yellow pages" for listing of available schooling.

2. Telephone local museum for information on special exhibits and upcoming programs and write to local Department of Parks and Recreation for information on tours, media, and other programming.

3. Have students list the information sources in their notebooks.

B. The student will identify formal and informal educational opportunities available in the local community which relate to individual life needs and personal interests.

1. Have students identify formal and informal educational opportunities for individual life needs using the chart below:

Life Needs	Formal Educational Opportunity	Informal Education
1. To drive a car	Local driver education course approved by state (Identify specific location.)	Instruction by a licensed relative or friend
2.		
3.		
4.		
5.		

2. Have students identify formal and informal educational opportunities for <u>personal interests</u> using the chart below:

Personal Interest	Formal Educational Opportunity	Informal Educational Opportunity
1. To learn macrame	Approved extension course (Identify specific local educational facility.)	Instruction by member of local crafts clubs, instruction by skilled relative or friend
2.		
3.		
4.		
5.		

C. The student will prepare and present reports on formal and informal opportunities available in the local community.

1. Divide the class into four groups and have each group prepare a report on one of the formal educational opportunities:

   a. Public education facilities
   b. Technical-vocational program
   c. Colleges, universities, community colleges, extension programs
   d. Adult education programs

2. Have each report contain information on curriculum covered, financial requirements, educational requirements.

3. Allow time for a representative from each group to present oral report to the class.

D. The student will prepare a directory of informal educational opportunities available in the local community.

1. Have students prepare directories of available, informal educational opportunities:

   a. Museums, galleries
   b. Local theater productions, programs
   c. Department of Parks and Recreation
   d. Newspaper announcements of speakers and community programs

2. Have students compile information as an illustrated directory of local informal education opportunities and file this in the library-media center foruse by other students.

SUGGESTED CLASSROOM EVALUATION:

Have the student write five formal and five informal educational opportunities available in the community.

EXTENDED ACTIVITIES:

1. Have a representative from an informal educational organization visit the class and discuss available programs and activities.

2. Have the students attend an exhibit in each local shopping center, civic center, museum, or local business and report.

3. Invite admissions personnel from various colleges into class to discuss requirements and programs.

VOCABULARY:

apprenticeship	General Education Development (GED)	library	union
gallery	informal education	museum	vocational-technical school

Survival Objective 2.3.1.9

Explain Services Provided by the Public Library

GOAL: To know and use human resources in meeting life needs and pursuing personal interests

COMPETENCY: Knowing community resources

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 3-5

B. Curriculum Concepts/Content:
- Bookmobile
- Children's programs
- Community information
- Duplicating
- Handicapped and homebound
- Lending programs
- Meeting rooms
- Speakers bureau

C. Behaviors To Be Demonstrated: Identifying through listing and using

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify and explain five services which the library provides.

1. Take a trip to the local public library where personnel describe and explain available services.

2. Divide students into pairs for the following activities:

a. Write short, illustrated pamphlets for use in the library, listing and explaining five important services which the library provides
b. Make posters that explain five important services which the library provides for display in the community

B. The student will identify public library services which are used by community persons.

1. Ask each student to interview at least three family members, friends or acquaintances to answer the following:

a. Which library services do you use most frequently?
b. How are these services beneficial to you?
c. What other service do you feel should be provided by the public library?

2. Discuss findings in class, noting services most commonly used; then have student make posters to advertise services not mentioned. Arrange to display these posters in the community.

C. The student will identify specific public library services appropriate to specific needs and interests.

1. Prepare an envelope containing slips describing library patrons, such as the following:

   a. Adult planning a trip to Europe
   b. Junior high school student with interest in carpentry
   c. First grade student visiting library on Saturday morning
   d. PTA president preparing program for new member
   e. Realtor developing ads for local community
   f. Deaf person with interest in history
   g. Blind high school student with interest in foreign language

2. Have each student select a slip and write a brief statement about which public library services might be helpful to that person.

3. Arrange a field trip during which each student will apply for his or her own library card and learn about services available.

4. Ask each student to make use of one public library service (in addition to checking out books) and to describe in a short paper how he/she used that service.

SUGGESTED CLASSROOM EVALUATION:

Have students identify the name of services which the library provides to given groups and explain the services.

EXTENDED ACTIVITIES:

1. Develop an oral reading team in your class--a group of students who can read three to five short stories with expression. Arrange for this team to participate in one of the children's programs at the local library.

2. Ask each student to supplement a regular class assignment with material checked out from the local public library.

VOCABULARY:

catalogue	Dewey decimal system	non-fiction
circulation	fiction	periodicals
collection	fine	references

Survival Objective 2.3.1.13

Identify Protective Services in the Community

GOAL: To know and use human resources in meeting life needs and pursuing personal interests

COMPETENCY: Knowing human resources

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 3-5

B. Curriculum Concepts/Content:
Civil defense agencies
Family services
Family services
Firemen
Police
School counselor
Social services
Weather information services
Welfare services

C. Behaviors To Be Demonstrated: Describing by identifying and giving examples

SUGGESTED LEARNING ACTIVITIES:

A. The student will relate school rules to protective services in the community.

1. List on chalkboard the school rules as stated by students:

No running in hallways
Fire drill patterns
Proper care of books
Proper care of furniture, school facilities
No smoking
No drugs
Respect for school student monitors/patrols

2. Have students match school rules to professional protective services provided by the community.

School	Community
No running	Police and Traffic Safety
No drugs	Drug Abuse Centers

3. Have students illustrate one protective service in the community on a poster. Use it for classroom and school-wide display.

B. The student will identify the kinds of services provided by community protective agencies.

1. Divide the class into teams of two or three students and assign each team one community protective agency to report on. Have teams write, call, or visit their assigned agencies to gather information for reports. Agencies might include the following:

Police department
Fire department
Social/welfare services
Family services (for child abuse)
School counselor
Environmental agencies
Civil defense
Weather information and services

2. Have each team present a report to the class on the kinds of services each protective agency provides.

C. The student will identify reasons why police and fire departments are called.

1. Have the students brainstorm reasons for needing the police and/or fire departments.

2. Have students create a collage/poster showing the functions of the police and fire departments.

SUGGESTED CLASSROOM EVALUATION:

Have students match a given list of emergency situations with the appropriate service agency.

EXTENDED ACTIVITIES:

Invite representatives from protective services into the class to discuss functions of each service.

VOCABULARY:

abuse	fire extinguisher	protective service
civil defense	flood	smog
counselor	humidity	social
delinquent	hurricane	tornado
environmental	juvenile	welfare

Survival Objective 2.3.1.15

Identify Legal Services Provided by the Community

GOAL: To know and use humar resources in meeting life needs and pursuing personal interests

COMPETENCY: Knowing human resources

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content:
- Bail/bond services
- Consumer action groups
- Legal aid/law clinics
- Private attorneys
- State bar association

C. Behaviors To Be Demonstrated: Describe by identifying

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify services provided by legal clinics.

1. Have students use local telephone directory to identify and list three legal clinics in the local community.

2. Divide class into three groups and have each group plan a presentation for the class on one of the legal clinics. The presentation should include the following:

   a. Location and name of clinic
   b. Clinic staff and specialities of clinic (if any)
   c. Provisions for initial free consultations
   d. Costs for services

B. The student will identify the major services provided by private attorneys.

1. Have students conduct a survey of at least three private attorneys each. Questions on the survey might include the following:

   a. What is the primary focus of your law practice?
   b. What specific services do you render to clients?
   c. What are the costs for your services?

2. Combine data from individual surveys in a class summary report. Draw conclusions from the staff on the kinds of private legal services available in the local community and the average cost of such service.

C. The student will identify legal services associated with the local court system.

1. Invite a judge or lawyer familiar with the local court system to speak to the class about the kinds of legal services provided to individuals who come before the courts.

2. Permit time for student asking guest what services are free to individuals and what must be provided by individuals and other questions.

3. Have students investigate the court system in Maryland.

4. Have students write a summary pamphlet on "Legal Services the Court Provides" and display these pamphlets in an appropriate area in the school.

D. The student will identify legal services provided by civic, community, and professional groups.

1. Develop a list of agencies such as the American Civil Liberties Union, the state teacher's association, and consumer action groups and assign an agency to each student.

2. Have each student write to his or her assigned agency for information about legal services which that agency provides to its members or to public in general and present that information to the class in the form of a report. The report should include:

a. Name and location of the agency
b. Membership or constituency
c. General purposes of the agency
d. Specific legal services the agency provides

E. The student will identify the legal services provided by bail bondsmen.

1. Ask students to collect articles describing cases in which bail was posted.

2. From a group reading and discussion of the articles, develop a description of the use and purposes of bail. As a part of the discussion, have some students use appropriate dictionaries and reference books to define the terms: bailiff, bailiwick, bond, bail bondsman, forfeit.

3. Have students write a brief paragraph explaining the services that a bail bondsman provides and commenting on the way in which a bondsman makes a living from providing this service.

SUGGESTED CLASSROOM EVALUATION:

Have students identify five given names of legal services in the community in terms of category and services provided.

EXTENDED ACTIVITY:

Give students description of legal classifications and ask them to match each description with the appropriate legal term:

(Civil law)	Group of laws designed to repair injuries and restore property to private person or groups of people.
(Criminal law)	Group of laws designed to punish wrongdoers and so stop them and others, by their example, from wrongdoing.
(Constitutional law)	Body of laws applying to the conduct of government and the rights of persons under the provisions of the state and federal constitutions.
(Military law)	Body of laws governing the personnel of the Army, Navy and Air Force, applied in military courts which try and punish violations of its rules.
(International law)	Body of customary rules which regulates the conduct of nations in their relations with one another.

VOCABULARY:

attorney
bail
bar association
bond
consumer advocate
law practice
legal clinic
public defender

Survival Objective 2.3.1.19

Identify Public and Private Organizations That Provide Health Services

GOAL: To know and use human resources in meeting life needs and pursuing personal interests

COMPETENCY: Knowing human resources

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content:

Organizations:	Services:
Ambulance services	Blood bank
American Red Cross	Cardio-pulmonary resuscitation (CPR)
Civic organizations	Control of communicable diseases
Dental health clinics	Counseling services
Health department	Drug information and counseling
Immunization clinics	Pregnancy counseling
Mental health clinics	Testing (TB, Vision, V.D.)

C. Behaviors To Be Demonstrated: Identifying and relating

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify public and private organizations and their services by collecting and reading pamphlets.

1. Have each student collect pamphlets related to health services over a two-week period. Suggest that students visit such places as the supermarket, library, community college, a doctor's office.

2. In class, have students organize their collections into charts which indicates the name and address of the agency, the health service it provides, and associated costs, if any.

3. Discuss student charts in class, noting which services seem to be most thoroughly provided for and which do not.

B. The student will identify public and private organizations which provide health services for particular kinds of health needs.

1. Give the students the following list of health needs:

a. Blood donation
b. Counseling or therapy
c. TB testing
d. Pregnancy counseling
e. Dental care
f. CPR training
g. Physical fitness

2. Have students use the phone book to identify organizations which could provide services appropriate to these needs and the services they provide.

3. In a general discussion, attempt to discriminate between those which are public and those which are private organizations.

C. The student will identify sources of information about public and private organizations which provide health services.

1. Invite an official from the local health department to speak to the class.

2. Ask the guest to bring and discuss with the class at least five reference materials which people can use to find information about local public and private organizations which provide health services.

3. Have students take notes and list the references.

SUGGESTED CLASSROOM EVALUATION:

Have students identify one community organization which might provide appropriate services for the following health care needs:

1. Drug information
2. Alcohol counseling
3. Blood donation
4. Family/personal counseling
5. Tuberculosis checkups
6. Pregnancy counseling
7. Dental care
8. CPR training
9. Physical fitness

EXTENDED ACTIVITIES:

1. Have students interview personnel at a community organization on the personal rewards of being involved in community health efforts.

2. Invite a doctor to speak on personal responsibility for good health.

VOCABULARY:

addiction
Cardio-pulmonary resuscitation (CPR)
communicable disease
counseling
epidemic
immunization
mental illness
tuberculosis (TB)

Survival Objective 2.3.1.21

Identify Public and Private Organizations That Provide Financial and Support Activities

GOAL: To know and use human resources in meeting life needs and pursuing personal interests

COMPETENCY: Knowing human resources

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content:
- Civic/fraternal organizations
- Charitable groups
- Government agencies
- Health/welfare agencies
- Religious organizations

C. Behaviors To Be Demonstrated: Identifying and relating

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify local agencies which provide financial and support services.

1. Give the students the following list:

   a. sponsoring agency for scholarships
   b. early childhood care and education
   c. health services
   d. welfare service
   e. physical education and training

2. Ask students to investigate and identify by name, address, and function two private and two public agencies in the community which provide the listed services.

3. Compile class results in a directory for use in the library media center.

B. The student will identify financial and support services provided by a private and a public agency in the local community.

1. Arrange for two representatives of agencies to speak to the class (one private and one public).

2. Ask each guest to describe his/her agency in terms of the following:

   a. services provided
   b. population served
   c. special requirements for receiving services
   d. ways the agency cooperates with other agencies

3. Allow time for students to ask questions and then have them write brief written reports comparing the two agencies.

C. The student will match community needs with available support organizations.

1. Help students find sections of local phone directories listing public and private support organizations.

2. Have students complete the following chart, matching an appropriate organization with a community need:

NEED	ORGANIZATION
1. Housing	1. Housing and Community Development Baltimore, MD 396-3100
2. Aid to dependent children	
3. Food stamps	
4. Employment	
5. Child care	
6. Educational loan or scholarship	
7. Social Security	

D. The student will identify information needed to apply for assistance to public and private support organizations.

1. Obtain and duplicate sample claim forms from three public and private support organizations.

2. In a general class discussion, complete one form with students; then ask students to complete the other two on their own.

3. Compare and discuss completed forms and determine why each agency asks for particular kinds of information.

SUGGESTED CLASSROOM EVALUATION:

Give students case studies (family that has lost home to a fire, business person who has been victimized by looting) and have them identify sources of public assistance.

EXTENDED ACTIVITIES:

Have students read current newspapers and clip an article describing the actual story of a person in need of assistance from public or private organizations. Use in class discussion and identification of resource agency available.

VOCABULARY:

aid-to-dependent children
base period
child care
clinic
food stamps
fraternal organizations
gross earnings
Red Cross
welfare agencies
Workmen's Compensation

GOAL 2.4

TO KNOW AND APPLY DECISION-MAKING SKILLS TO THE SOLUTION OF INDIVIDUAL AND COMMUNITY CONSUMER ISSUES AND ECONOMIC PROCESSES AND PROBLEMS

Competency 2.4.1

Knowing Consumer Rights and Responsibilities

Survival Objective 2.4.1.4

Identify State and Federal Regulations Related to Consumer Credit

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Knowing consumer rights and responsibilities

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content:
- Credit rating/history
- Equal Credit Opportunity Act
- Fair Credit Law
- Redress periods
- Repossession rights
- Three-day cancellation right
- Truth-in-Lending Law
- Wage attachment

C. Behaviors To Be Demonstrated: Identifying by explaining

SUGGESTED LEARNING ACTIVITIES:

A. The student will explore federal and state laws and agencies which affect consumer credit.

1. With students, examine federal and state laws affecting consumer credit, such as the Truth-in-Lending Act, Fair Credit Law, and the Equal Credit Opportunity Act. (The Maryland State Credit Commissioner has available learning displays, literature and speakers. The address is 1 Calvert Street, Room 601, Baltimore, MD 21201; phone number is 383-3656.)

2. Have class answer the following questions:

   a. What is the maximum financial interest rates that can be applied by businesses and lending agencies?
   b. How can one compare finance charges?
   c. What is the ruling on women owning credit cards? In the case of married people, what is the ruling on who gets the credit and who is responsible for it?

3. Discuss the extent of the liability for credit card holders for lost cards and what one must do to limit the liability of stolen credit cards. Devise a good record-keeping system for those with more than one credit card.

B. The student will explain the meaning of selected consumer credit regulations.

1. Divide the class into several groups and assign each group a credit practice to investigate, such as fair billing, fair debt collection, repossession, and three-day cancellation rights.

2. Ask each group to investigate a credit practice and report to the class by stating the regulations dealing with the practice in simple, direct, and understandable terms and by identifying the rights and responsibilities which the regulations place on both buyers and sellers. Synthesize group reports in a master chart.

C. The student will identify agencies and organizations which provide assistance in matters related to consumer credit regulations.

1. Give students a list of organizations providing assistance in matters of consumer credit and have them identify the major functions of each organization.

2. Give students at least five consumer credit problems and have students identify the agency best able to solve the problem.

D. The student will make posters illustrating consumer credit regulations.

1. Provide students with basic information about five consumer credit regulations.

2. Have each student develop a brochure explaining one or more of these regulations.

3. Make brochures available throughout the school and community.

LEARNING EXPERIENCES:

Federal Consumer Credit Legislation

Law	Summary
Federal Consumer Credit Protection Act (Truth-in-Lending Act) (1968)	Requires lender to disclose in writing the cost of the loan (the finance charge), expressed as annual percentage rate (APR), and other information (total payments, penalties for default, monthly charge).

Fair Credit Reporting Act (1970)	Protects consumers against the circulation of inaccurate and/or obsolete information by a credit bureau. Those denied credit have right to know why as well as the name and address of the credit agency that made the report. It includes rules for access to one's credit history including provisions to remedy negative reports. This bill also limits one's liability for a lost card.
Equal Credit Opportunity Act (1974)	Bais sex discrimination is banned in granting of credit. Women applying for credit must be judged the same as men.
Fair Debt Collection Practices Act (1977)	Allows consumers to preserve their credit rating while settling disputes with stores or credit card firms. When there is an error or a change you cannot understand, you must notify the creditor in writing within 60 days after the bill was mailed to you. The creditor must respond within 30 days and resolve the problem within 90 days. During this time you do not have to pay the disputed amount and the creditor cannot report you as delinquent to credit agency.
Electronic Fund Transf. - Act (1978)	Includes rules and liability limit (in case of a lost or stolen card) on the movement of funds (including withdrawal, transfers) at automated teller machines. The process is called electronic fund transfers, or EFT's.

Summary of State Legislation Related to Consumer Credit

In Maryland, Title 13 (called the Consumer Protection Act) of the Maryland Annotated Code (available in two volumes at most libraries) set up the Consumer Protection Division in the Attorney General's Office (1 S. Calvert Street, Baltimore, MD 21202, phone 383-3713). This office has certain powers and duties spelled out in the law, including rulemaking authority.

Title 14 of the Code lists many miscellaneous consumer protection regulations (unit price, home solicitation sales, lay-aways).

EXTENDED ACTIVITIES:

1. Ask each student to use interviews with family, friends and community members and directories and resources of the public library and school library media center to develop a list of the agencies and organizations which provide assistance in matters of related-to-consumer credit regulations.

2. Have students collect and analyze articles from Changing Times or Consumer Report related to particular consumer credit issues.

3. Invite a speaker from a local consumer protection agency to talk to the class.

SUGGESTED CLASSROOM EVALUATION:

Have students match consumer credit issues and problems with the appropriate state or federal regulation.

VOCABULARY:

collection agent	credit history/rating	grievance	regulation
consumer	disclosure	installment buying	redress
credit	garnishment	interest rate	wage attachment

Survival Objective 2.4.1.6

Identify the Obligations on Participating Parties in Legal Documents

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Knowing consumer rights and responsibilities

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content:

Deed of trust	Mortgage
Lease	Ownership/title
Liability	Property rights
Lien	Settlement
Loan agreements	Will

C. Behaviors To Be Demonstrated: Identifying and giving examples

SUGGESTED LEARNING ACTIVITIES:

A. The student will construct mock documents which conform to the general requirements for binding legal contracts.

1. Through investigation and class discussion, develop with students a consensus description of the characteristics of legal binding contracts:

   a. Made by competent parties (of legal age and sound mind)
   b. Be for a legal purpose or activity
   c. Indicate acceptance by participating parties
   d. Indicate obligations on all participating parties
   e. Have a clearly stated purpose
   f. Be dated and indicate place of agreement
   g. Be signed by all participating parties

2. Have students examine several blank contracts and identify each characteristic within these sample documents.

3. Have students write mock contracts for class projects or other projects of interest.

B. The student will identify obligations and alternatives in a typical revolving charge account contract.

1. Obtain a sample of local merchant's revolving charge account contracts and distribute to students.

2. Ask each student to study the contract and answer the following questions in writing:

   a. What are the options available for each monthly billing period?
   b. What is the annual percentage rate for interest?
   c. When are no finance charges assessed?
   d. Who holds the title for merchandise while it is being paid for?
   e. What must the buyer do if planning to move out of state?
   f. What is the minimum payment due for a balance of $329.70?

3. Conduct a general class discussion to identify the overall obligations of buyers and sellers within revolving charge agreements.

C. The student will identify and describe obligations of participating parties in selected legal documents.

1. Obtain samples of a variety of documents such as bank loan agreements, mortagages, leases, marriage contracts, divorce settlements and distribute a fixed set of any three to each student.

2. Have students analyze each document by completing the following chart:

Document	Participants	Obligations	Penalties
Automobile Loan	Maryland National Bank	Lend principle Lend interest	None
	Applicant	Repay principle in 36 installments	Forfeit purchase
		Repay interest in 36 installments	Forfeit paid Balance of principle and interest

SUGGESTED CLASSROOM EVALUATION:

Give the students any completed legal document and require that they complete the following:

1. Identify all participants in the document.

2. List each obligation of each participant in the document.

EXTENDED ACTIVITIES:

1. Invite a bank officer or a lawyer to explain legal obligations of contracts.

2. Have students fill out credit applications and explain obligations included.

VOCABULARY:

contract	lien	repossession
collateral	liability	security deposit
finance charges	loan	settlements
interest rates	mortgage	title
lease	penalties	will

Survival Objective 2.4.1.7

Identify Sales Techniques Which May Deceive the Consumer

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Knowing consumer rights and responsibilities

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content:

Bait and switch	Illogical argument
Bandwagon	Misrepresentation
False advertising	Plain folks
Fine print	Opinion vs. fact
Glittering generalities	Testimonial

C. Behaviors To Be Demonstrated: Identifying and giving examples

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify the use in advertising of words with favorable and unfavorable connotations.

1. On the board write a group of words, such as stench, stink, smell, odor, fragrance, aroma, scent. Discuss the varying degree of positive and negative connotations with students.

2. Have students develop their own lists of words with positive and negative connotations.

3. Have students collect three to five ads from newspapers and magazines. Examine the ads as a class to identify words which have positive and negative connotations. Ask students to specify the kinds of responses these words seek to elicit.

B. The student will evaluate the factual base of selected advertisements.

1. Have students collect a wide range of advertisements, including video-tape samples of television advertisements.

2. Select several to evaluate as a group and then assign each student one to evaluate independently. In evaluating the advertisements, help students to answer the following questions:

a. How did the ad make you feel? What emotional terms particularly contributed to your feelings?
b. What kind of people are in the ad? What connection does the ad suggest between the product and this type of people?
c. Does the ad contain useful information? What facts are given which justify the use of the product? What proof of claims are made?
d. Are there statements that do not make sense? What statements are untrue or evasive?
e. Overall, what is the main appeal of this ad--actual facts or feelings?

3. Use several well evaluated examples to construct a bulletin board on the subject: "Ad-Appeal, Facts or Feelings?"

C. The student will identify particular propaganda techniques in selected advertisements.

1. In class discussion with students, identify propaganda techniques, including bandwagon, false advertising, testimonial, bait and switch, deceptive comparisons, glittering generalities, just-plain folks, fine print, and product disparagement.

2. Have students collect advertisements demonstrating each technique and put them together in a notebook.

D. The student will create examples of advertisements and techniques used to deceive the consumer.

1. Divide the class into groups and assign each group a random set of three propaganda techniques.

2. Have each group construct an advertisement for a product and incorporate three techniques in the advertisement.

3. Have groups present their advertisements to the class and have class members identify the propaganda techniques which have been used.

4. Have students role play deceptive sales techniques for the class and have class identify the technique (bait and switch).

SUGGESTED CLASSROOM EVALUATION:

Give students a collection of ads or situations with standard propaganda techniques. Have students identify the techniques.

EXTENDED ACTIVITIES:

1. Invite a local merchant or advertising specialist from a local newspaper to discuss pro's and con's of advertising.

2. Find magazine reports from Consumer Reports or Changing Times about deceptive advetising. Give reports to the class.

VOCABULARY:

advertising	deceptive	gimmick
association	false claims	misrepresentation
bait and switch	fine print	opinion vs. fact
bandwagon	fraud	testimonial

GOAL 2.4

TO KNOW AND APPLY DECISION-MAKING SKILLS TO THE SOLUTION OF INDIVIDUAL AND COMMUNITY CONSUMER ISSUES AND ECONOMIC PROCESSES AND PROBLEMS

Competency 2.4.2

Understanding the Management of Personal Finances

Survival Objective 2.4.2.1

Prepare a Budget for an Individual or Family

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Understanding the management of personal finances

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content:
- Fixed expenses
- Income
- Inflation
- Investments
- Luxuries
- Necessities
- Savings

C. Behaviors To Be Demonstrated: Constructing and explaining

SUGGESTED LEARNING ACTIVITIES:

A. The student will define the term "budget" and give reasons for planned spending.

1. Ask the students to define the term "budget" from their own experience; then have one or two students look up budget in the dictionary and present the definition to the class. Help the class to compare definitions and to come to a consensus definition of the term.

2. Brainstorm with students the reasons for planned spending.

3. Have a group of students use information generated in the discussion to develop and prepare a bulletin board which defines the term "budget" and shows reasons for budgeting money.

B. The student will practice setting financial goals for individuals and for families.

1. Have students list from eight to ten items or goals requiring money (stereo system, vacation, sports equipment, savings).

2. Next, have students put items and goals into one of three categories: those achievable in one month, in six months, and during long term projects. Have students select any one item or goal from each category and explain why it was put into that category.

3. Using case studies, categorize various goals a family might have involving spending as to long term, short term, necessity, luxury.

C. The student will estimate personal expenses and discriminate between "needs" and "wants."

1. Have students record their own expenses for a two-week period using the following form:

Day	Food	Clothes	Transportation	School	Recreation	Gifts	Total
Monday							
Tuesday							
Wednesday							
Thursday							
Friday							

2. When forms are completed, ask students to underline "need" items and circle "want" items. Discuss decisions as a class and talk about ways in which a "baseline record" of this sort can be used to estimate future expenses.

D. The student will work out a budget for an individual and a family.

1. Give students the following situations and ask them to list major items which would be included in the budget for each:

a. An individual who has just graduated and is beginning a job
b. Two friends who are beginning to work and are sharing an apartment
c. A family consisting of two parents and two childen, ages 11 and 15
d. A single parent with two children, ages 9 and 13
e. A young couple just setting up house

2. Next, give sample incomes for the above situations and ask students to work out a budget for the individual and any other one situation:

a. Individual--$400 per month
b. Friends--$400 each per month
c. Couple--$650 per month
d. Family--$1,000 per month
e. Single parent--$850 per month

SUGGESTED CLASSROOM EVALUATION:

Give students a sample individual and a sample family, each with a designated income. Require students to develop budgets for each sample

EXTENDED ACTIVITIES:

Discuss the concept of inflation and help students to see how it effects available money for budgeting.

VOCABULARY:

budget
cost of living
estimate
goals
income
inflation
luxuries
necessities
net pay
planned spending

Survival Objective 2.4.2.2

Demonstrate the Use of a Checking Account

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Understanding the management of personal finances

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content:
- Balancing the account
- Drafting the check
- Filling out stub/register
- Identifying parts of a check
- Interpreting account statement
- Making deposits/deposit slips

C. Behaviors To Be Demonstrated: Demonstrating with functional material

SUGGESTED LEARNING ACTIVITIES:

A. The student will fill out checks and record checks on stubs/register.

1. Using the transparency of a sample check and its stub/register, work through the appropriate procedures for filling these out. Have students answer such questions as the following during the demonstration:

   a. Where is the amount of the check written?
   b. How many times is the amount written on the check?
   c. How do we subtract the amount on this check from money in the account?
   d. What does "balance brought forward" mean?
   e. What is the check number and why is it useful?
   f. Why should checks be written in ink?
   g. Why is it important to complete the stub/register each time a check is written?

2. Give students copies of three checks with their stubs/register that have been made out incorrectly. Have students find, circle, and correct errors.

3. Give students copies of blank checks and have them fill out the checks and complete their stubs/registers, using the following information:

   a. The present balance in the checkbook is $125.
   b. On April 11, a check for $17.99 was written for jeans at Sears.
   c. On April 13, groceries were purchased at Food-Go for $15.86.
   d. On April 14, a check for $36.00 was deposited and a check for $10.00 was written to cash.

4. Have the students check that they have completed procedures correctly, and by substracting and depositing, arrived at the correct "balance brought forward."

B. The student will endorse sample checks and fill out deposit slips correctly.

1. Using transparencies, demonstrate correct procedures for filling out sample checks and deposit slips.

2. Discuss with the students the following:

   a. What is the importance of the account number on the deposit slip?
   b. Why is it important to fill in the date?
   c. What is the importance of separating the check totals from cash totals on the deposit slip?

3. Give the students mock checks and deposit slips and let them fill out the deposit slips and endorse the checks.

C. The student will interpret a bank statement correctly.

1. Using a sample bank statement on a transparency, conduct a class discussion on the following questions:

   a. How many deposits were made this month?
   b. What is the total amount of the deposits?
   c. What was the total amount of the deposits?
   d. What amount can now be spent from this account?

2. Give the students a sample checking account statement and have them complete the following worksheet:

WORKSHEET

1. On the bank statement, underline all deposits in red.
   The first deposit was made on _____.
   The last deposit was made on _____.

2. Underline in blue all the checks written.
   The largest check was written for _____.
   The smallest check was written for _____.

3. The checks written were greater/lesser in amount than the deposits. (CIRCLE ONE)

4. The present balance is larger/smaller than the previous balance. (CIRCLE ONE)

5. The statement covers the period from _____ to _____.

6. The amount the bank charged for its service was _____.

D. The student will balance a checking account using the bank statement.

   1. Explain how to balance a checking account and its importance.

   2. Using a mock checking account statement, work through a typical "balancing" problem with students.

SUGGESTED CLASSROOM EVALUATION:

Give each student a blank check with check register/stub, a deposit slip, a bank statement, a balancing sheet, and appropriate money amounts. Require each student to fill out all forms correctly, legibly, and accurately.

EXTENDED ACTIVITIES:

1. Invite a bank new accounts specialist to discuss opening a checking account and the various types of checking plans available.

2. Have small groups of students report on such related ideas as the following:

   a. Twenty-four hour banking
   b. "Free" checking accounts
   c. Checking/savings plans

VOCABULARY:

balance	deposit
bank statement	endorse
cancelled check	overdraft
checking account	outstanding checks
credit	service charge
debit	withdraw

Survival Objective 2.4.2.3

Identify Information Necessary for Preparing Tax Forms

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Understanding the management of personal finances

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content: Information supporting itemized deductions
Receipts
Social security information
Tax forms
W-2 forms

C. Behaviors To Be Demonstrated: Identifying and explaining

SUGGESTED LEARNING ACTIVITIES:

A. The student will define the components of the state and federal income tax system.

1. Conduct a general class discussion of the state and federal income tax system, being sure to elicit the following understandings from the students:

a. Personal income is taxed by the state and federal governments to provide revenues for government operation and services.

b. Personal income consists of salary or wages and income from interests and dividends.

c. All or part of certain kinds of expenses (medical, loan interests, child support) may be subtracted from taxable income. These subtractions are called deductions.

2. List key terms from the discussion on the board (income, interest, dividend, deduction, credits) and have students identify the kinds of information an individual should keep for each item.

B. The student will practice working with information needed for filing federal income tax forms.

1. Obtain for each student a copy of the free federal government publications, numbers 19 through 21, which are the teaching and student manuals for "Understanding Taxes." Write to Understanding Taxes Coordinator, Internal Revenue Service, P.O. Box 1076, Baltimore, MD 21203, or telephone 301-962-2222.

2. Have students work through and discuss sufficient exercises to enable them to prepare a sample Federal Income Tax Form correctly.

C. The student will practice working with information needed for filing Maryland state income tax forms.

1. Obtain sample Maryland Tax Return Forms (502, 503) for each student.

2. Have the class do a line-by-line analysis of these forms and identify the particular kinds of information which an individual would need to have in order to complete the form.

3. Have the class as a group create a single case study of an individual with a given income and other necessary financial characteristics and fill out Maryland long and short forms for this individual.

SUGGESTED CLASSROOM EVALUATION:

Give students a sample case of an individual with an income and other pertinent financial information. Ask students to fill out federal and state income tax short forms for this individual and to list the kinds of information needed for filling out these forms.

EXTENDED ACTIVITIES:

1. Have students investigate the history of income tax in the United States.

2. Have students debate the constitutionality of the federal income tax.

VOCABULARY:

adjusted income	FICA
credits	filing status
deductions	gross income
dividend	interest
exemption	itemize

Survival Objective 2.4.2.4

List the Reasons for Maintaining Accurate Personal Financial Records

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Understanding the management of personal finances

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content:

- Bank statements
- Budget preparation
- Credit/loan payments
- Estimation of expenses
- Health insurance
- Sales agreements/ purchases
- Tax audits
- Tax records

C. Behaviors To Be Demonstrated: Identifying by describing

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify types of information often kept for personal financial records and will explain why such information should be saved.

1. Prepare a bulletin board display of items, such as W-2 forms, doctor's receipts, social security cards, automobile title forms, house deed forms, various warranties, sales receipts, bank statements, and cancelled checks. Call attention to the board and ask students to become familiar with it over a period of several days.

2. In a general class discussion help students to identify each item on the board and to decide why each ought to be saved as a part of personal financial records.

B. The student will identify the kinds of information which would be needed to resolve typical personal problems or concerns.

1. Give the students a list of situations such as the following:

a. Two weeks after Joan purchased a bicycle, the handle bars broke.

b. Mr. Wilson just received notice from the Internal Revenue Service that there are some questions about whether or not he paid the correct amount of income tax.

c. Even though Mrs. Simpson mailed the payment, she has just received notice from the gas company that they will cut off her service because the bill is unpaid.

d. Henry broke his arm. He is back in school now, but his family wishes to collect from their health insurance for the cost of his care.

e. Ms. Ellis wants to sell her car and buy a new one.

2. Discuss with the class which kinds of information is needed for resolving these problems or concerns.

C. The student will describe typical situations where financial information would be helpful.

1. Collect a range of items such as receipts, cancelled checks, warranties, deeds, titles, and statements. Place each in an envelope.

2. Permit students to draw envelopes at random and then to make up a situation where the particular piece of information they have drawn would be helpful. For example, one envelope might contain a cancelled check to a book club. The student makes up a situation in which a special book has been ordered but has not been received.

3. Have students describe their situations to the class which should then identify the particular piece of financial information needed.

D. The student will identify classes of financial information most commonly necessary for daily living.

1. Ask students to complete the following questionnaire with their parents/guardians:

KEEPING RECORDS: A QUESTIONNAIRE

Dear Parent or Guardian:

Please help your child learn about the importance of keeping personal financial records by helping him/her to answer the following questions:

a. What kinds of records should be kept for income tax purposes?

b. What kinds of records should be kept about appliances, bicycles, radios, televisions, and stereos?

c. What kinds of records should be kept to prove ownership of cars, boats, houses?

d. What kinds of records help people keep track of their spending and saving?

e. What special financial records would you advise people to keep?

2. In a general class discussion help students to see that basically it is important for people to maintain financial records, such as receipts, warranties, deeds and titles, cancelled checks, and bank statements.

SUGGESTED CLASSROOM EVALUATION:

Have students correctly match items in two columns:

Record		Reason for Saving
1. W-2 form	(b/f)	a. The item you purchased does not work properly.
2. Automobile title	(c)	b. You are called for an audit by the Internal Revenue Service
3. Old tax records	(b/f)	c. You wish to sell the item you own.
4. Warranty	(a)	d. A company (bank, shop) says you did not pay them and you think you did.
5. Sales receipt	(a)	e. You wish to collect health insurance benefits
6. Home deed	(c)	f. You are filing your income tax form.
7. Bank statement	(g)	g. You wish to check the accuracy of your checking account records.
8. Cancelled checks	(d)	
9. Doctor's receipt	(e/f)	
10. Social Security card	(e/f)	

EXTENDED ACTIVITIES:

1. Have students list five items in their home which have warranties or guarantees.

2. Have students choose an item most people have and compare warranties from different companies.

VOCABULARY:

audit
bank statement
cancelled check
guarantee
health insurance
receipt
Social Security
title
W-2 form
warranty

GOAL 2.4

TO KNOW AND APPLY DECISION-MAKING SKILLS TO THE SOLUTION OF INDIVIDUAL AND COMMUNITY CONSUMER ISSUES AND ECONOMIC PROCESSES AND PROBLEMS

Competency 2.4.3

Understanding Consumer Economics

Survival Objective 2.4.3.1

Identify the Advantages and Disadvantages of Using Credit

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Understanding consumer economics

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content:

Advantages:	Disadvantages:
Buy now-pay later	Finance charges
Convenience	Higher prices
Establish credit rating	Overspending
	Penalties for default

C. Behaviors To Be Demonstrated: Identifying and explaining

SUGGESTED LEARNING ACTIVITIES:

A. The student will list three advantages and three disadvantages of the credit system.

1. Conduct a class discussion on defining credit, obtaining credit, and using credit.

2. Obtain sample forms from four different places that offer credit (department stores, VISA, Master Card, oil company). Have students examine each form and list the questions that appear most frequently.

3. Have students survey stores in the community which offer credit to teenagers, the qualifications for obtaining a card, and co-signature of parents.

B. The student will explore federal and state laws and agencies which affect consumer credit.

1. With students, examine the Truth-in-Lending Act, Fair Credit Law, and the Equal Credit Opportunity Act. (The Maryland State Credit Commissioner has available learning displays, literature and speakers. The address is 1 Calvert Street, Room 601, Baltimore, Maryland 21201; phone number is 383-3656.)

2. Have class answer the following questions:

   a. What is the maximum financial interest rates that can be applied by businesses and lending agencies?
   b. How can one compare finance charges?
   c. What is the ruling on women owning credit cards? In the case of married people, what is the ruling on who gets the credit and who is responsible for it?

3. Discuss the extent of the liability for credit card holders for lost cards ($25 per card) and what one must do to limit the liability of stolen credit cards. Devise a good record-keeping system for those with more than one credit card.

4. Identify financial agencies which serve as resources to consumers (Consumer Credit Counseling of Baltimore, Legal Aid Societies).

C. The student will explain the role of credit in our economy.

1. Discuss with class the following four functions of credit in our economy:

   a. Credit serves to stabilize the economy.
   b. Availability of credit promotes business formation.
   c. Credit provides the base for the expansion of production.
   d. Credit makes possible a rise in the standard of living.

2. Select a group of students to conduct a panel discussion on the topic, "the effect of credit on family life styles, the economy, business, and the individual." Include students, parents, government representatives, and business people on the panel; or have students role-play each of the roles.

D. The student will compare the various types of credit, their availability, and costs.

1. Ask students to examine the yellow pages in a telephone book to determine types and numbers of lending agencies in the community.

2. Discuss with students how financial charges are governed by law and how the rates vary from state to state. Find out Maryland's rates. Compare the finance charges of such places as local banks, department stores (Sear's, Hutzler's), local finance companies, credit card companies (VISA, Master Card, American Express).

3. Have students collect the advertisements from the financial pages of newspapers and magazines (Money, Forbes) and make a bulletin board of the information. Determine if there is enough information to make a rational decision.

SUGGESTED CLASSROOM EVALUATION:

Have students list five guidelines for using credit wisely.

EXTENDED ACTIVITIES:

1. Write a personal philosophy concerning the use of credit to clarify attitudes and feelings about credit.
2. Interview a local pawnbroker and report to the class.
3. Write a short paper on bankruptcy as a growing trend in our country today.

VOCABULARY:

bankruptcy
creditor
co-signature
debt
default
Equal Credit Opportunity Act
Fair Credit Law
finance charge
Freedom of Information Act
national debt
optional account
promissory note
true annual interest rate
Truth-in-Lending
Usury law

Survival Objective 2.4.3.2

Identify the Functio. s of Types of Insurance

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Understanding consumer economics

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content: Financial security in catastrophe
Legal coverage
Liability coverage
Payments to beneficiaries
Repair guarantee

C. Behaviors To Be Demonstrated: Identifying and explaining

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify the functions of the four types of life insurance.

1. Divide the class into four groups and assign each group one of the four types of insurance to research: straight life, limited payment life, term, and endowment.

2. Have each group research its type of life insurance and then report to the class on the following information:

a. The period of protection provided
b. Schedule of payment
c. Relative cost of payments (high-low)
d. Cash value provisions
e. Convertible provisions

3. Additionally, have group reports evaluated for accuracy by a local life insurance salesman.

B. The student will identify the functions of several types of automobile insurance.

1. Over a two-week period, have students collect newspaper articles describing automobile accidents and in a class discussion identify the kinds of insurance coverage people involved in such accidents would need (collision, accident and injury, liability, and theft).

2. Invite the driver education teacher to review for the class:

   a. Automobile insurance coverage required by the Maryland law
   b. Three alternative automobile insurance plans frequently chosen by students

3. Have students identify the purposes of each type of automobile insurance with the speaker.

4. Have each student write a brief paper describing the kind of automobile insurance he/she would prefer to buy and explain why.

C. Students will identify the reasons for buying property insurance.

1. Have each student develop a comprehensive list of his/her personal possessions (clothes, books, records, car, bicycle) and specify the cost of replacing each item. Have students estimate a total personal net worth of the items.

2. Ask students to assume that they may select between three types of personal property insurance:

   a. 40% coverage at $5 per month
   b. 60% coverage at $10 per month
   c. 80% coverage at $15 per month

3. Have each student select a kind of coverage and justify that choice in a short paper which explains:

   a. How much loss of personal property could be tolerated without replacement
   b. How much would absolutely have to be replaced
   c. Why the choice of coverage is realistic in terms of financial resources available now and in the future
   d. What other reasons justify the chosen type of coverage

D. The student will identify the functions of health/medical insurance.

1. Ask each student to interview three friends, relatives, or community members about health insurance, asking the following questions:

   a. What are the major benfits provided by your health/medical insurance?
   b. What are the advantages of getting insurance?

2. In class share data and help students to identify general benefits of health/medical insurance and reasons for buying this kind of insurance.

SUGGESTED CLASSROOM EVALUATION:

Give students a series of daily living problems and have them identify the type of insurance which covers the situation.

EXTENDED ACTIVITIES:

1. Have students investigate and debate the question: "Should the United States have a national health plan?"

2. Have students report on the reasons for the increasing cost of insurance, especially health insurance.

VOCABULARY:

agent	collision	endowment	policy
beneficiary	convertible	insurance	premium
benefits	deductible	liability	straight life

Survival Objective 2.4.3.3

Describe How To Use the Social Security System

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Understanding consumer economics

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content:
- Disability benefits
- Death benefits
- Eligibility
- Medicare
- Purpose of system
- Retirement benefits

C. Behaviors To Be Demonstrated: Describing and explaining

SUGGESTED LEARNING ACTIVITIES:

A. The student will explain the Social Security System.

1. Conduct with the class a discussion of the following questions:

   a. Why does a person have a Social Security number?
   b. What kinds of benefits does Social Security offer?
   c. Who is eligible for Social Security?
   d. Why do we have a Social Security system?
   e. How do we contribute to Social Security?
   f. How do we know if our payments have been accurately recorded?

2. List main points on the chalkboard. Have students record in notebooks.

3. Distribute Social Security applications and ask those students who do not have cards to fill them out for processing.

B. Students will describe the functions of the Social Security System with posters.

1. Have a representative from the local Social Security office visit class to explain basic functions of the system to students. Have students take notes and ask questions where appropriate.

2. After class discussion of notes, list the basic functions of the system on the board, divide class into the appropriate number of groups, and assign one function to each group.

3. Have each group prepare a poster depicting each function.

C. The student will identify Social Security benefits commonly received by members of the local community.

1. Assign each student to identify one or more persons who are presently receiving Social Security benefits and to interview them by asking the following:

   a. How did you become eligible?
   b. What steps did you have to take to start receiving checks?
   c. What factors determined the amount you receive (not how much do you receive)?
   d. Are you eligible for Medicare?

2. Compile information gathered in a class summary and note the most common benefits people are receiving and the most common reasons for eligibility.

SUGGESTED CLASSROOM EVALUATION:

Require that each student describe three reasons for having a Social Security System, people eligible for benefits, people paying into the system and three types of benefits which are available from the system.

EXTENDED ACTIVITIES:

1. Have students construct their own learning center about the system, using materials which they have collected or for which they have written.

2. Assign students to research and report on the current financial status of the Social Security System.

VOCABULARY:

benefits	Medicare
cost-of-living	retirement
disability	Social Security
eligibility	

Survival Objective 2.4.3.4

Demonstrate the Uses of Consumer Aids in Shopping

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic process and problems

COMPETENCY: Understanding consumer economics

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content:
- Advertising
- Brands (national/house)
- Expiration date
- Packaging
- Unit price

C. Behaviors To Be Demonstrated: Explaining by identifying and using

SUGGESTED LEARNING ACTIVITIES:

A. The student will distinguish between national name brands, no-frills brands, and house brands.

1. Have each student bring in one can of peaches. Make sure many brand names are represented. Compare the quality and appearance of the fruit in the national brands, house brands, and no-frills brands. Have the student rate each on a scorecard, comparing cost, appearance, and taste. Let students decide which items they would buy and justify the answers.

2. Invite a consumer representative into class to discuss the advantages and disadvantages of national brands, house brands, and no-frills brands.

B. The student will use the unit pricing system to make the most advantageous purchase from a selection of products.

1. Discuss Maryland's unit pricing law. (The law states that 90 percent of the items in a supermarket must be unit priced. Small stores are exempt from the practice.)

2. Ask students to bring in a selection of empty boxes and cans of various sizes and brands. Compute unit price tags for each and determine the best buy based on unit price.

3. Have each student select five items to compare and visit a supermarket to determine the best buy. Note that the biggest box is not always the best buy. Compare the unit price of house brands, no-frills brands, and national brands. Report the results to the class.

C. The student will compare the cost of five products and select the best buys.

1. Ask students to collect and examine grocery store ads. Discuss how studying the ads each week to find the best buys can help reduce the food budget.

2. As a class, plan three-day menus based on the ads and make a shopping list from the prices. Check your menus against the Basic 4 nutritious balanced diet.

D. The student will explain the regulation on nutritional labeling.

1. Discuss the nutritional labeling requirements and their usefulness in menu planning.

2. Collect several cans and boxes and interpret the contents of them by using their nutritional label.

3. Collect many labels of prepared foods to play "Label Mystery Game." Cover the names of the items and have the student guess what the product is. Discuss how the items are listed in the order of greatest quantity and how this might be useful to people on special diets (low salt, low sugar).

SUGGESTED CLASSROOM EVALUATION:

1. Set up a mock situation with three items of various brands, including the unit price tags. Have the students choose the best buy.

2. Answer five questions on nutritional labeling correctly.

EXTENDED ACTIVITIES:

1. Take a trip to a grocery store to note such shopping aids as unit pricing, nutritional labeling, open dating.

2. Create a pamphlet explaining shopping aids which might be helpful to consumers in the supermarket.

3. Investigate the computerized checkout now available in some grocery stores (Giant). Decide the advantages and disadvantages to the consumer. Visit a store with computerized checkout or talk to some consumers who shop at these stores to find out their opinions of them.

VOCABULARY:

brands
expiration
nutritional labeling
open dating
unit pricing

Survival Objective 2.4.3.11

Demonstrate Comparison Shopping Skills in Shopping for Various Foods and Services

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Understanding consumer economics

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content:
- Convenience/inconvenience
- Cost-benefit
- Needs
- Quality
- Quantity

C. Behaviors To Be Demonstrated: Explaining and using

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify ways to obtain information about each planned purchase before buying.

1. Discuss the consumer resources available to individuals to help them make decisions.

   Example: Buyer's Guide, Consumer Reports, Consumer Research, Penny Power

2. Have each student choose an item they wish to buy and read about it in a consumer magazine (stereo, hairdryer, auto).

   Ask students to choose a brand which best suits their needs and justify their choices.

B. The student will apply decision-making skills in making a consumer choice.

1. Discuss the principles of decision-making and how they can be applied to any consumer purchase:

   a. Getting the information
   b. Identifying positive and negative factors
   c. Weighing alternatives
   d. Making the decision

2. Have each student select an item he/she wishes to purchase (hairdryer, ten-speed bicycle, tape recorder) and go through the steps necessary to consider making a wise decision. Have students explain and justify decisions to the class.

C. The student will investigate various places for shopping (for clothes, for appliances) and be able to compare price, quality, and services.

1. Discuss with the class possible places in the area to shop for some item (department stores, discount stores, name brand outlets, mail order catalogs). List the services offered from each and the advantages and disadvantages of each.

2. Divide the class into groups. Have each group choose a major item to purchase and compare price, quality, and service from at least three stores in the area. Have each group report where it has decided to make the purchase, the reasons, the cost of the item, and the services the store will offer.

D. The student will investigate places to go for service dealing with an item.

1. Divide the class into groups and ask each group to decide on a service they need based on a problem item (auto that needs repairing, medical service needed, appliance broken).

2. Have groups investigate the community for locations for such a service, the cost, length of time required. Have the group decide on the best place to go and report back to the class.

SUGGESTED CLASSROOM EVALUATION:

Have students compare products on the basis of cost vs. quality, quantity, convenience, and needs.

EXTENDED ACTIVITIES:

Ask students to fill a five-item grocery list at any three local stores. Include a supermarket, small convenience store, and a neighborhood-type grocery store. Ask students to write a brief paragraph explaining which store would be the best in which to fill the list and to include discussion of cost, quality, and convenience.

VOCABULARY:

comparison shopping
consumer outlet store
discount store
mail-order
unit pricing

Survival Objective 2.4.3.13

Identify Types of Taxes and Their Uses

GOAL: To know and apply decision-making skills to the solution of individual and community consumer issues and economic processes and problems

COMPETENCY: Understanding consumer economics

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 6-8

B. Curriculum Concepts/Content:

Tax:	Uses:
Excise	Community agencies
Income	Education
Luxury	Parks/recreation facilities
Property	Protection (fire/police)
Sales	Roads
	State hospitals

C. Behaviors To Be Demonstrated: Identifying and relating

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify types of taxes and their uses.

1. Conduct a general class discussion to develop a list of basic taxes which citizens usually pay, such as income tax, property tax, sales taxes, luxury and excise taxes, duties and customs.

2. Divide the class into groups and assign each group a tax to research in detail.

3. Have groups present class reports on their assigned taxes which include:

   a. definition of the tax
   b. method by which it is collected
   c. level of government by which it is collected
   d. uses made of revenues from the tax

4. Summarize group information on the board and conduct a concluding discussion about the ways tax revenues finance our social institutions.

B. The student will describe how property taxes finance public education.

1. Invite a representative from the assessor's office to demonstrate to students how local property is assessed and assigned a tax rate.

2. Have several students find out how property tax revenues are distributed, being sure to note what percentage goes to fund public education. Have these students report their findings to the class.

3. Invite a representative from the local department of education to present to students a simplified breakdown of the major categories of expenditures required for running the local school system and a general indication of the sources of funding.

4. Help students to summarize information gained by having them prepare posters which show how property tax revenues are used to hire teachers and other personnel, to purchase instructional materials and supplies, to provide transportation, and to maintain schools.

C. The student will identify sales taxes and their uses.

1. Ask each student to log every instance in which he/she pays a sales tax over a short period of time and to note the amount of the tax, the item upon which the tax was paid, and the cost of that item.

2. Use student data to determine in a discussion:

   a. the kinds of items upon which sales tax is levied
   b. the percentage of sales tax levied

3. Have several students investigate the uses of sales tax revenues in Maryland and report their findings to the class.

4. Have the class summarize information gained by writing brief paragraphs explaining what the state sales tax is, how it is collected, and how revenues from the tax are used in Maryland.

SUGGESTED CLASSROOM EVALUATION:

Ask students to match taxes (income, property, sales, luxury, excise, duties, customs) with their definitions and their uses.

EXTENDED ACTIVITIES:

1. Review key tax issues in history such as the "Boston Tea Party." Discuss the intent of the tax, the reactions it provoked, the far-reaching effects of those reactions.

2. Review the graduated income tax structures and discuss its advantages and disadvantages. Encourage students to propose alternative taxes which might equitably generate revenue for financing our institutions.

VOCABULARY:

assessment	exemption	tariff
assessor	exports	tax base
bracket	imports	tax credit
deduction	revenues	withholding

GOAL 2.5

TO DEMONSTRATE A KNOWLEDGE OF THE IMPLICATIONS OF EFFECTIVE GROUP MEMBERSHIP, INCLUDING THE IMPLICATIONS OF PARENTING

Competency 2.5.1

Demonstrating Social Awareness

Survival Objective 2.5.1.9

Give Examples of How an Individual's Personal Behavior Affects the Behavior of Others

GOAL: To demonstrate a knowledge of the implications of effective group membership, including the implications of parenting

COMPETENCY: Demonstrating social awareness

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 3-5

B. Curriculum Concepts/Content:
- Group cooperation
- Group leadership
- Self-concent
- Setting a good example
- Unselfishness

C. Behaviors To Be Demonstrated: Explaining and giving examples

SUGGESTED LEARNING ACTIVITIES:

A. The student will give examples of two situations observed during school time where one person's behavior affected the behavior of another.

1. Ask the students to notice the behavior of others for one day, to look for ways people respond to each other. After students report their observations, ask them to discuss alternative behavior that could have happened and possibly caused different reactions.

2. Ask students to contribute to a chart listing polite and impolite situations observed. Then have students take turns explaining how they would feel if they had been the person involved in the polite or impolite situation.

B. Students will identify two situations that help or cause problems for them because of the behavior of someone else.

1. Ask students to think of something that causes them problems because of something someone else does or does not do and to discuss ways they could deal with these problems.

2. Ask students to observe the nice things people do for them each day. In round-robin fashion, ask each student to explain how something someone did helped him/her.

C. Students will give two examples of adults whose behavior on the job affects the behavior of those around them.

1. Have students cut out or draw pictures of people in jobs that "model" a type of behavior (policeman, doctor, mother, minister). Ask students to explain how each person's behavior affects others. Post pictures for students.

2. Ask students to identify a job they might like to have when they grow up. then ask them to explain why they chose that job and what they think they would have to do to affect others in that job.

SUGGESTED CLASSROOM EVALUATION:

Require students to draw a picture showing a situation where one person's behavior is affecting another's. Each student should be able to explain the situation to the class.

EXTENDED ACTIVITIES:

1. Have students watch a television show and be ready to discuss how behavior of the characters affected each other.

2. Ask students to analyze their own behavior in certain situations and explain how they think they affected others.

VOCABULARY:

behavior
model
peer
self-concept
unselfish

Survival Objective 2.5.1.24

Recognize the Right of Individuals To Have Differing Points of View

GOAL: To demonstrate knowledge of the implications of effective group membership, including the implications of parenting

COMPETENCY: Demonstrating social awareness

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Level: Grades 9-11

B. Curriculum Concepts/Content: Constitutional rights
Legal rights
Cultural rights

C. Behaviors To Be Demonstrated: Identifying and justifying

SUGGESTED LEARNING ACTIVITIES:

A. The student will identify and explain two possible sides of a controversial issue.

1. Have students collect articles from the newspaper or magazine that reports an issue that is currently causing controversy:

a. Sludge disposal
b. Freeway construction
c. Equal Rights Amendment
d. Reverse discrimination

2. As a class, identify the various issues represented in articles collected.

3. Have each student select one article, read it, and write a short paragraph discussing the position taken by the article and outlining a possible alternative position.

B. The student will identify one favorable point used by each side in a debate.

1. Hold a debate or play a tape of a debate for the students to hear.

2. Divide the students into small groups to discuss the points made by each side. Have one person in each group serve as recorder and/or reporter to list ideas each group thought important.

3. After group reporting, have each student identify the most important point made by each side and explain, through a short paragraph, why that point was so critical.

C. The student will identify persons or groups of people who might take a particular stand on an issue.

1. With the class identify five issues, then set up each issue on a chart as follows:

FREEWAY CONSTRUCTION

For:		Against:	
Person or Group:	Reason:	Person or Group:	Reason:
1. Merchants	Increased access to business district	1. Residents	Noise and air pollution
2. Construction Company	Present and future building work	2. Parent of small children	Fast moving, heavy traffic
3.		3.	
4.		4.	

2. Have class fill in the chart as a group.

D. The student will identify and describe a point-of-view or position a person would be likely to have.

1. List famous names from history on individual slips of paper and have each student draw one name at random.

2. Have student research names drawn and using information collected, prepare a chart using the following format:

FAMOUS NAMES

1. Who? _____

2. What was his/her claim to fame? _____

3. When did he/she live? _____

4. What issue was probably important to him/her? _____

   a. What position or point of view would he/she take on that issue? _____

E. The student will write a first person narrative explaining the point of view of an immigrant from an ethnic or national group.

1. Have the students select an ethnic or national group of people who have affected American history. After selecting a group, the students will then identify a possible individual situation:

   a. A black medical doctor in America in 1940
   b. A Jewish businessman in Germany in 1942
   c. Refugees from Asiatic communities coming to America in 1970's

2. Using the identified situation, ask the students to write a first person narrative answering the following questions:

   a. Who are you?
   b. What country are you coming from?
   c. What is your occupation?
   d. Why are you coming to America?
   e. What situation or situations in your homeland caused you to leave your country?
   f. What do you plan to do in America?

3. Have students share their writings with the class. (Bulletin board displays could be made by having students illustrate their writings.)

SUGGESTED CLASSROOM EVALUATION:

Have each student bring in an article that addresses an issue that he/she has strong feelings about. After explaining his/her point of view on the issue, the students should be able to identify the opposing point of view and state at least three justifications for that opposing point of view.

EXTENDED ACTIVITIES:

1. Have two teams of students debate an issue and have the rest of the class evaluate the effectiveness of each side.

2. Have the students collect articles that show different points of view on an issue over a period of time.

VOCABULARY:

constitutional
controversy
cultural
editorial
legal
personal
point of view

Survival Objective 2.5.1.25

Identify Ways in Which Common Social Values Impact on Society

GOAL: To demonstrate a knowledge of the implications of effective group membership, including the implications of parenting

COMPETENCY: Demonstrating social awareness

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Levels: Grades 9-11

B. Curriculum Concepts/Content:

Ways:	Values:
Legal requirements	Courtesy
Peer pressure	Justice
Role expectations	Respect
Social practices	Trustworthiness

C. Behaviors To Be Demonstrated: Identifying and explaining

SUGGESTED LEARNING ACTIVITIES:

A. The student will be able to discuss how societal values have affected at least two things in his/her life.

1. Ask students to examine their classmates' appearance and tally the number of students in various categories, such as jeans, tennis shoes, long hair.

2. Lead students in a discussion of reasons for wearing certain types of clothing. Discuss modeling and peer pressure and how they affect the behavior of the group.

3. Make a scrap book of ads or pictures of things that are "in" today (current fads and fashions). Explain why they selected each entry.

4. Have students watch television and categorize the people they see according to characteristics such as clothing, speech, job, honesty, courteousness, discourteousness. Have students share categories and give reasons for them.

5. Have students select two more personal characteristics (clothing, hair style, honesty, courteousness) that they have adopted because of peer group or modeling and explain why they have chosen to develop this characteristic.

B. The student will be able to list two characteristics of two given historical figures and state one way each changed our society.

1. Prepare a blank bulletin board entitled "Famous Americans." Ask students to identify and write about one famous American for listing on the board. Tell them to include the following information famous American on a 3 x 5 card:

Name:
Date of Birth:
Place of Birth:
Why is he/she famous?

Encourage students to get pictures of their choices.

2. Put all cards and pictures on the board in "past" or "present" order.

3. Look at the "past" section and ask students to discuss his/her memorable factors. Elicit ideas such as honesty, courage, strength of character, loyalty, respect for others, courtesy. Then ask students to discuss what each person did to change the society in which he/she lived.

4. Do the same with the "present" section, but discuss which possible changes the people might make in our society. Discuss changes in law, attitudes, or public opinion that the people living today could cause.

5. Keep the bulletin board display and call attention to current issues and opinion that reflect some attitude or quality of one of the people listed.

C. The student will be able to name two ways his/her life has been affected by the values of society.

1. Invite a lawyer, elected official, or other person to speak to the class about laws that have been passed as a direct result of common public opinion or values.

2. Have students list and discuss ways these laws might affect their lives.

D. The student will identify common values associated with various jobs or professions and discuss the importance of each value on that job and society.

1. Have students keep a log for two days listing all the jobs or professions that require special qualities (minister--honesty, trustworthiness, friendliness, courtesy; president--honesty, intelligence, concern for people).

2. Ask students to share their entries. Select several professions that seem to be repeated and ask what would happen if people in their jobs did not possess the desired qualities.

3. Help the class discuss the idea that our society expects people in certain positions to act certain ways.

E. The student will identify jobs where changes have occurred due to changes in social values or opinions.

1. Ask students to list jobs that formerly were held by one sex (nurses, secretaries, lawyers, doctors, construction workers).

2. Have students make a class list and determine why those jobs were considered the work of one sex and how changing views of society have changed attitudes so that either sex may now fill the jobs.

3. Collect pictures of people who hold jobs that are not of the sex usually associated with those jobs. Have a person come to class to talk about how it feels to be a minority members on the job with many of the opposite sex.

4. Ask students to discuss any changes in their lives because of the social push for equality of the sexes (coed contact sports teams, girls playing baseball).

SUGGESTED CLASSROOM EVALUATION:

Require students to identify two ways that their lives have been affected by different social values, laws created from social values, or changed social attitudes.

EXTENDED ACTIVITIES:

1. Ask students to bring in articles that show how one person or group is advocating something as a desirable social value.

2. Have students role-play a character that was or is famous and explain what values he/she held for self and society.

VOCABULARY:

advocate modeling peer pressure social values

Survival Objective 2.5.1.26

Develop a Position on a Given Social Issue, Using Decision-Making Skills

GOAL: To demonstrate a knowledge of the implications of effective group membership, including the implications of parenting

COMPETENCY: Demonstrating social awareness

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Levels: Grades 9-11

B. Curriculum Content/Concepts:
- Gathering information
- Identifying components
- Weighing components
- Drawing conclusions
- Developing a position
- Identifying alternative positions

C. Behaviors To Be Demonstrated: Using and applying

SUGGESTED LEARNING ACTIVITIES:

For all activities use the following steps for decision-making:

1. Gather information
2. Examine various aspects of the issue
3. Weigh relative factors
4. Draw logical conclusions
5. Identify alternative points of view.

A. The student will identify information from newspaper articles or magazines that supply data for each step of decision-making.

1. Have students each select one or two current social issues. Discuss the decision-making process.

2. Have each student follow the issue(s) through several days in newspapers and magazines, cutting out articles or paraphrasing them, and identifying in each article the information given to help the decision-making process.

3. As an end-product, have students make a log, diary, or notebook showing the progress of the information gathered. Special attention should be given to pending, proposed, or threatened legislation relating to the issue.

B. The student will be able to select an issue, document the thinking of each step, and make a decision.

1. Discuss with the class what a "social issue" is and how it affects the world. Brainstorm with the students to identify as many social issues as they can.

2. Have students divide into groups or work individually to select a social issue that is particularly interesting.

3. Give students time to investigate the topices and document the information they collect for each step.

4. Discuss the steps invovled in decision-making.

5. Have each group or student then develop a paper listing the main ideas they develop at each step and the conclusion or decision reached at the end of the process.

C. The student will show possible positions different people or groups might take on certain issues.

1. Have the class select one social issue that would be especially interesting for study. Disucss the steps involved in decision-making.

2. Divide the class as follows:

   a. Five impartial legislators holding a hearing on the issue who want to hear all sides of the issue, but need to do some background research on their own.
   b. Groups of three students assigned the following roles:

      (1) Government official--very "pro" the issue (He/she wants legislation to help push his/her point of view.)
      (2) Lobbist very "anti" the issue (He/she is a member of a large group of citizens who want to fight the issue.)
      (3) A newspaper reporter assigned to cover the hearings and to report both sides of the issue (He/she will need to do background research.)

3. Allow time for students to research the topic and develop thier group position or do background research. Each group will select one person to role-play.

4. Set up a hearing room with one of the five impartial legislators as chairperson.

   a. Allow the "pro" official and the lobbyist time to make their points to the legislators.
   b. Then ask the newspaper person to tell what his/her article will say about each side.

5. Have the entire class then develop a new article covering background data, "pro" ideas, "anti" ideas, and a summary of the "hearing."

D. The student will develop and defend a position on a social issue.

1. Identify people in the community who would be willing to come into the school to discuss a social issue with the students. (A doctor to discuss drugs, a lawyer to discuss implications of Equal Rights Amendment, a social worker to discuss welfare and social services.,

2. Ask students to listen to the speaker(s) to collect data that would be background or supportive of a position on the issue.

3. After hearing the speaker and collecting data, have the students fill out the following form:

Issue under discussion: _____

Speaker: _____

Important data collected from speaker's presentation: _____

_____

Point of view on this issue before hearing the speaker: _____

_____

Data from the speaker to support and/or reject your point of view: _____

_____

Change in point of view after hearing the presentation: Yes _____ No _____

If yes, how changed and why? _____

_____

If no, why not? _____

4. Collect forms and use them anonymously to develop different perspectives on the issues that are evident in the student's data. Use a transparency on an overhead or a ditto to group pro and con ideas for student discussion.

5. After the class discussion of pro and con issues, ask students to again react to the original issue. Did points of view change after hearing the presentation?

SUGGESTED CLASSROOM EVALUATION:

Give students the list of decision-making steps and a social issue and require them to list one consideration or piece of data for each step of the process.

EXTENDED ACTIVITIES:

1. Have the students identify issues affecting their school, family, or social lives and use the steps of decision-making processes to develop positions on the issues.

2. Have students prepare posters showing two sides of an issue and their position on it.

VOCABULARY:

alternative points-of-view
conclusions
relative factors
social issue

GOAL 2.5

TO DEMONSTRATE A KNOWLEDGE OF THE IMPLICATIONS OF EFFECTIVE GROUP MEMBERSHIP, INCLUDING THE IMPLICATIONS OF PARENTING

Competency 2.5.2

Possessing Effective Parenting Skills

Survival Objective 2.5.2.1

Identify the Legal Responsibilities and Rights of Parenthood

GOAL: To demonstrate a knowledge of the implications of effective group membership, including the implications of parenting

COMPETENCY: Possessing effective parenting skills

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Levels: Grades 9-11

B. Curriculum Concepts/Content:
- Clothing
- Education
- Emotional and psychological nurture
- Health care
- Nutrition
- Shelter

C. Behaviors To Be Demonstrated: Stating and describing

SUGGESTED LEARNING ACTIVITIES:

The Maryland State Health Education Guide, Health Education: A Curriculua Approach to Optimal Health K-12, is an approved MSDE resource guide for information related to comprehensive health education programs.

All instructional materials relating to the Family Life and Development program must be approved at the local level as prescribed in the standards and procedures of Bylaw 13.03.02.01.

OTHER PUBLIC SCHOOL LAWS RELATED TO HEALTH EDUCATION PROGRAMMING

Bylaw: The Public School Laws of Maryland, July 1970
13.03.02.01 Family Life and Human Development Programs

It is the responsibility of the local school system to provide a comprehensive program of Family Life and Human Development as part of a total health program. Any such program must adhere to the Standards and Procedures adopted by the Maryland State Board of Education. Such programs shall be initiated following community involvement and only after teachers are carefully selected according to established criteria and educationally prepared for the assignment.

Survival Objective 2.5.2.3

Describe Certain Factors Influencing Human Sexuality

GOAL: To demonstrate a knowledge of the implications of effective group membership, including the implications of parenting

COMPETENCY: Possessing effective parenting skills

INSTRUCTIONAL SPECIFICATIONS:

A. Suggested Instructional Levels: Grades 6-8

B. Curriculum Concepts/Content:
- Emotional factors
- Environmental factors
- Intellectual factors
- Physical factors
- Social factors

C. Behaviors To Be Demonstrated: Explaining relationships

SUGGESTED LEARNING ACTIVITIES:

The Maryland State Health Education Guide, Health Education: A Curriculua Approach to Optimal Health K-12, is an approved MSDE resource guide for information related to comprehensive health education programs.

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